

SERFF Tracking Number:	SEPX-125468146	State:	Arkansas
Filing Company:	Dairyland Insurance Company	State Tracking Number:	EFT \$100
Company Tracking Number:	PA AR0796354R01		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0002 Motorcycle
Product Name:	AR DMP 2008		
Project Name/Number:	2008 DIC Cycle/AR DMP 2008		

Filing at a Glance

Company: Dairyland Insurance Company

Product Name: AR DMP 2008

TOI: 19.0 Personal Auto

Sub-TOI: 19.0002 Motorcycle

Filing Type: Rate/Rule

Effective Date Requested (New): 04/21/2008

Effective Date Requested (Renewal): 05/21/2008

State Filing Description:

SERFF Tr Num: SEPX-125468146 State: Arkansas

SERFF Status: Closed

Co Tr Num: PA AR0796354R01

Co Status:

Author: SPI SentryInsurancePC

Date Submitted: 01/30/2008

State Tr Num: EFT \$100

State Status: Fees verified and received

Reviewer(s): Alexa Grissom, Betty Montesi, Brittany Yielding

Disposition Date: 02/07/2008

Disposition Status: Filed

Effective Date (New): 04/21/2008

Effective Date (Renewal):

05/21/2008

General Information

Project Name: 2008 DIC Cycle

Project Number: AR DMP 2008

Reference Organization:

Reference Title:

Filing Status Changed: 02/07/2008

State Status Changed: 02/07/2008

Corresponding Filing Tracking Number:

Filing Description:

January 30, 2008

Commissioner of Insurance

Arkansas Insurance Department

Property & Casualty Division

1200 West Third Street

Little Rock, AR 72201-1904

Status of Filing in Domicile: Authorized

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

<i>SERFF Tracking Number:</i>	<i>SEPX-125468146</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>AR DMP 2008</i>		
<i>Project Name/Number:</i>	<i>2008 DIC Cycle/AR DMP 2008</i>		

MOTORCYCLE MANUAL REVISION - ARKANSAS

FILING NUMBER: AR DMP 2008

DAIRYLAND INSURANCE COMPANY - NAIC #23442 - 169

Enclosed for filing is a revision of our Dairyland Motorcycle Manual. The revised manual page is dated effective April 21, 2008. After approval, we will be placing these manual pages into effect on this date for new business and May 21, 2008, for renewals. This revised manual replaces the respective manual currently on file with your department.

With this revision, a Generalized Linear Model (GLM) analysis was performed using Emblem, an insurance focused GLM software program. This multivariate analysis allows us to consider interdependencies between rating variables not available using traditional one-way analyses. The data set used for the modeling contains nationwide data. Multi-state data was used to ensure a greater degree of credibility. The data set is from Q3 2005 through Q2 2007.

The total rate level effect from all changes is +1.2%. Details of the specific changes and rate effects may be found in the filing memorandum. The appropriate Arkansas filing forms are attached after this cover letter.

If you have any questions or concerns, please do not hesitate to contact me at the number or email address below.

Respectfully,

Megan Reynolds
Actuary Analyst I
715 346-7360
Megan.Reynolds@sentry.com

Company and Contact

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Product Name:	AR DMP 2008		
Project Name/Number:	2008 DIC Cycle/AR DMP 2008		

Filing Contact Information

Megan Reynolds, Actuarial Analyst	megan.reynolds@sentry.com
1800 North Point Drive	(715) 346-7360 [Phone]
Stevens Point, WI 54481	(715) 346-6044[FAX]

Filing Company Information

Dairyland Insurance Company	CoCode: 21164	State of Domicile: Wisconsin
1800 North Point Drive	Group Code: 169	Company Type:
Stevens Point, WI 54481	Group Name: Sentry Insurance Group	State ID Number:
(715) 346-6000 ext. [Phone]	FEIN Number: 39-1047310	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Dairyland Insurance Company	\$100.00	01/30/2008	17749892

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	02/07/2008	02/07/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Rate Manual Revised	Rate	SPI SentryInsuranceP C	02/05/2008	02/05/2008

<i>SERFF Tracking Number:</i>	<i>SEPX-125468146</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>2008 DIC Cycle/AR DMP 2008</i>		

Disposition

Disposition Date: 02/07/2008

Effective Date (New): 04/21/2008

Effective Date (Renewal): 05/21/2008

Status: Filed

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Dairyland Insurance Company	1.200%	\$17,402	4,182	\$1,476,147	22.000%	-5.000%	%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	Exhibit I, Exhibit II, Exhibit III, Exhibit IV, Exhibit V, Exhibit VI	Filed	Yes
Supporting Document	Transmittal	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Rate	Rate Manual	Filed	Yes
Rate	Rate Manual Revised	Filed	Yes

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Amendment Letter

Amendment Date:

Submitted Date: 02/05/2008

Comments:

Enclosed is a revised rate manual. Pages 7 and 10 have been revised to match our recreational vehicle manual.

Changed Items:

Rate/Rule Schedule Item Changes:

Exhibit Name:	Rule # or Page #:	Rate Action:	Previous State Filing Numbers:	Attach Document:
Rate Manual Revised		Replacement		.PDF

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Project Name/Number: 2008 DIC Cycle/AR DMP 2008

State: Arkansas
State Tracking Number: EFT \$100
Sub-TOI: 19.0002 Motorcycle

Rate Information

Rate data applies to filing.

Filing Method: Prior Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 7.600%
Effective Date of Last Rate Revision: 07/04/2007
Filing Method of Last Filing: Prior Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Dairyland Insurance Company	%	1.200%	\$17,402	4,182	\$1,476,147	22.000%	-5.000%

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<i>Project Name/Number:</i>	<i>2008 DIC Cycle/AR DMP 2008</i>		

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Rate Manual		Replacement	.PDF
Filed	Rate Manual Revised		Replacement	.PDF

DAIRYLAND INSURANCE COMPANY
FILING MEMORANDUM
ARKANSAS MOTORCYCLE MANUAL

Dairyland Insurance Company
1800 North Point Drive
Stevens Point, WI 54481

**DAIRYLAND INSURANCE COMPANY
ARKANSAS FILING MEMORANDUM
ARKANSAS MOTORCYCLE MANUAL REVISION**

In this revision, we are proposing rate changes which will [increase](#) our [ARKANSAS](#) MOTORCYCLE rate level by [+1.2%](#)

In support of our proposed changes, we are enclosing the following exhibits:

Exhibit I	Development of Indicated Motorcycle Statewide Rate Level Change.
Exhibit II	Loss Development Factors
Exhibit III	Internal Rate of Return
Exhibit IV	Trend Factors
Exhibit V	Motorcycle Permissible Loss and Loss Expense Ratio
Exhibit VI	Relativity and Discount Adjustment Support

Exhibit I shows the development of our indicated rate level changes. The most current rate level adjustment factors are used. Used is a Rolling Accident Year period. A Rolling Accident Year is a complete year's worth of data not restricted by calendar year end or beginning. For example, "QTR302-QTR203" is inclusive of Dairyland's experience for [Arkansas](#) for third and fourth quarter 2002, and first and second quarter 2003.

Exhibit II summarizes our company's motorcycle case loss experience through [the most recent quarter](#), and substantiates the loss development factors used in Exhibit I.

Exhibit III provides detailed supporting information used in the development of the profit and contingencies provision used in Exhibit V.

Exhibit IV provides supporting information used in the development of our trend factors.

Exhibit V shows the permissible loss and loss expense ratio development for [Arkansas](#).

Exhibit VI provides support for relativity changes by symbol, age, marital status, preferred rider score, CC's, model year, and discount percentages.

**DAIRYLAND INSURANCE COMPANY
ARKANSAS FILING MEMORANDUM
ARKANSAS MOTORCYCLE MANUAL REVISION**

The following is an index and a summary of the changes in our revised manual.

Pages	Description
1	Classifications. No changes.
2-6	Territory Definitions. No changes.
7-10	Motorcycle Programs. Decreased the Classic Base Score from 20 to 18. Lienholder set to 0 and No Lienholder set to 1 preferred riders score points. Use three years of experience for the Household Claim Score. The number of days for lapse in coverage has been updated to 60 days in the Household Transition Score. Added the Foreign Operator Score component.
11-13	BI/PD/Guest Passenger Liability rates. Adjusted base rates, class, model year, symbol, cubic centimeter, and preferred rider score relativities.
14	Medical Payments. Adjusted base rates, territory, class, model year, symbol, cubic centimeter, and preferred rider score relativities.
15-17	Uninsured Motorist and SR-22 Filing. Adjusted base rates, territory, class, model year, symbol, cubic centimeter, and preferred rider score relativities.
18	Excursion Diversion, Towing and Road Service, Rental Reimbursement and Broadform Liability. No changes.
19-20	Comprehensive and Collision rates. Adjusted base rates, class, deductible, model year, symbol, cubic centimeter, and preferred rider score relativities.
21	Symbols. No changes.
22-23	Equipment Coverage, Performance Modification Charge, Physical Damage Plus Endorsement, and Replacement Cost Coverage. Adjusted Replacement Cost preferred rider score relativities.
24	Discounts. Rider Course discount reduced from 10% to 2%. Discontinued the Anti-theft discount for new business. Home Ownership discount increased from 10% to 20%. Multi-cycle discount increased from 15% to 20%.
25	Miscellaneous Motorcycle Rules. Added a \$5 late fee. Increased the minimum premium to \$55.00. Adjusted the rate cap to a +/- 5% adjustment.
26	Vintage Cycle Program. No changes.
27-28	Motorcycle Rating Formula. No changes.

A breakdown of the base rate change by coverage:

	BI	GPL	PD	UM	COMP	COLL	TOTAL
OVERALL	+8.3%	+7.1%	+2.4%	+6.9%	-8.5%	+0.9%	+1.2%

DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL

Dairyland Insurance Company
1800 North Point Drive
Stevens Point, WI 54481

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

MOTORCYCLE - RULES AND RATES

VEHICLES ELIGIBLE TO BE WRITTEN UNDER A MOTORCYCLE POLICY

A vehicle eligible to be written under a Dairyland motorcycle policy is any two wheeled or three wheeled motorcycle except for the following:

- the vehicle is not licensed for road use or is an off-road vehicle, including all-terrain vehicles (ATV's);
- Vehicle is manufactured solely for the purpose of off-road use
- the vehicle is used in competitive events;
- the vehicle is used in law enforcement or in any type of security services;
- the vehicle is registered in the name of a corporation or business;
- the vehicle has been customized with one or more of the following;
 - the frame is materially altered from the original manufacturer's specifications;
 - the engine has been replaced with an engine not made by the manufacturer of the original motorcycle;
 - there are extended front forks on the motorcycle;
 - the fuel delivery system has been altered to use nitrous oxide or similar performance enhancing compounds;
- the vehicle is considered an unapproved custom built motorcycle, either a one-of-a-kind design or limited production;
- the vehicle is a show bike
- vehicle is used for delivery
- Motorcycles not initially manufactured for sale in the United States and do not conform to Environmental Protection Agency or National Highway Traffic and Safety Administration standards
- Vehicles with engine larger than 2500cc's
- Vehicle with optional equipment exceeding \$20,000
- Vehicle with a total value, including optional equipment, greater than \$40,000
- Vehicle with operators or applicants who have been convicted of insurance fraud
- The vehicle has a salvage or rebuilt title and/or registration
- **TRIKES**
 - To qualify, a trike must be a motorcycle changed to a 3-wheeled vehicle with a trike conversion unit or kit. The unit or kit must be made by an established trike conversion manufacturer. In addition:
 - Must have the original motorcycle manufacturer's engine
 - No front fork modifications are acceptable
 - A photo of the insured's trike conversion must be sent to the company.

RATING CLASSIFICATION

Each operator is rated on the motorcycle they customarily ride. In cases where the number of riders exceeds the number of motorcycles, the operator developing the highest premium will be rated on the motorcycle they customarily ride.

RIDER CLASSIFICATIONS

Married includes any person who is a widow or widower, but does not include any person who is divorced, separated or not residing with spouse.

AGE - The age attained on the last birthday prior to the effective date of the policy.

ENGINE SIZE CC's

The engine size displacement of the motorcycle measured in CC's (cubic centimeters).

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

TERRITORY DEFINITIONS

	<u>Territory Code</u>
BENTON COUNTY - (entire county)	03
CRAIGHEAD COUNTY – (entire county)	09
CRAWFORD COUNTY - See Fort Smith	
CRITTENDEN COUNTY - (entire county)	05
FAULKNER COUNTY - (entire county)	06
FORT SMITH - territory comprises all of Crawford and Sebastian Counties	10
GARLAND COUNTY - (entire county)	08
GRANT COUNTY - (entire county)	06
JEFFERSON COUNTY - (entire county)	06
LITTLE ROCK - territory comprises all of Pulaski County	01
LONOKE COUNTY - (entire county)	06
MISSISSIPPI COUNTY - (entire county)	05
PULASKI COUNTY - see Little Rock	
SALINE COUNTY - (entire county)	06
SEBASTIAN COUNTY - see Fort Smith	
WASHINGTON COUNTY - (entire county)	03
REMAINDER OF STATE	11

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

LIST OF IMPORTANT CITIES AND TOWNS

The following list contains all the more important cities, towns, boroughs, and villages in the state, together with their counties and territory and code assignments.

<u>City and County</u>	<u>Territorial Schedule and Code</u>
A	
Alma, Crawford.....	10
Altheimer, Jefferson.....	06
Arkadelphia, Clark.....	11
Ashdown, Little River.....	11
Atkins, Pope.....	11
Augusta, Woodruff.....	11
B	
Bald Knob, White.....	11
Barling, Sebastian.....	10
Batesville, Independence.....	11
Bay, Craighead.....	09
Bearden, Ouachita.....	11
Beebe, White.....	11
Benton, Saline.....	06
Bentonville, Benton.....	03
Berryville, Carroll.....	11
Blytheville, Mississippi.....	05
Booneville, Logan.....	11
Brinkley, Monroe.....	11
Bryant, Saline.....	06
Bull Shoals, Marion.....	11
C	
Cabot, Lonoke.....	06
Calico Rock, Izard.....	11
Camden, Ouachita.....	11
Caraway, Craighead.....	09
Carlisle, Lonoke.....	06
Cave City, Sharp.....	11
Charleston, Franklin.....	11
Clarendon, Monroe.....	11
Clarksville, Johnson.....	11
Clinton, Van Buren.....	11
Conway, Faulkner.....	06
Corning, Clay.....	11
Cotton Plant, Woodruff.....	11
Crossett, Ashley.....	11
D	
Danville, Yell.....	11
Dardenelle, Yell.....	11
Decatur, Benton.....	03
DeQueen, Sevier.....	11
Dermott, Chicot.....	11
Des Arc, Prairie.....	11

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

<u>City and County</u>	<u>Territorial Schedule and Code</u>
De Witt, Arkansas.....	11
Diaz, Johnson.....	11
Dierks, Howard.....	11
Dumas, Desha.....	11
E	
Earle, Crittenden.....	05
El Dorado, Union.....	11
England, Lonoke.....	06
Eudora, Chicot.....	11
Eureka Springs, Carroll.....	11
F	
Farmington, Washington.....	03
Fayetteville, Washington.....	03
Flippin, Marion.....	11
Fordyce, Dallas.....	11
Foreman, Little River.....	11
Forrest City, St. Francis.....	11
Fort Smith, Sebastian.....	10
G	
Gentry, Benton.....	03
Glenwood, Pike.....	11
Gosnell, Mississippi.....	05
Gould, Lincoln.....	11
Gravette, Benton.....	03
Greenbrier, Faulkner.....	06
Green Forest, Carroll.....	11
Greenwood, Sebastian.....	10
Gurdon, Clark.....	11
H	
Hamburg, Ashley.....	11
Hampton, Calhoun.....	11
Harrisburg, Poinsett.....	11
Harrison, Boone.....	11
Haskell, Saline.....	06
Hazen, Prairie.....	11
Heber Springs, Cleburne.....	11
Helena, Phillips.....	11
Hope, Hempstead.....	11
Horseshoe Bend, Izard.....	11
Hot Springs, Garland.....	08
Hoxie, Lawrence.....	11
Hughes, St. Francis.....	11
Huntsville, Madison.....	11
J	
Jacksonville, Pulaski.....	01
Jonesboro, Craighead.....	09
Judsonia, White.....	11
K	
Kensett, White.....	11
L	
Lake City, Craighead.....	09
Lake Village, Chicot.....	11

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

<u>City and County</u>	<u>Territorial Schedule and Code</u>
Lavaca, Sebastian.....	10
Leachville, Mississippi.....	05
Lepanto, Poinsett.....	11
Lewisville, Lafayette.....	11
Lincoln, Washington.....	03
Little Rock, Pulaski.....	01
Lonoke, Lonoke.....	06
Lowell, Benton.....	03
Luxora, Mississippi.....	05
M	
McCrory, Woodruff.....	11
McGehee, Desha.....	11
Madison, St. Francis.....	11
Magnolia, Columbia.....	11
Malvern, Hot Springs.....	11
Mammoth Spring, Fulton.....	11
Manila, Mississippi.....	05
Marianna, Lee.....	11
Marion, Crittenden.....	05
Marked Tree, Poinsett.....	11
Marmaduke, Greene.....	11
Marshall, Searcy.....	11
Marvell, Phillips.....	11
Mayflower, Faulkner.....	06
Melbourne, Izard.....	11
Mena, Polk.....	11
Monette, Craighead.....	09
Monticello, Drew.....	11
Morrilton, Conway.....	11
Mountain Home, Baxter.....	11
Mountain Pine, Garland.....	08
Mountain View, Stone.....	11
Mount Ida, Montgomery.....	11
Mulberry, Crawford.....	10
Murfreesboro, Pike.....	11
N	
Nashville, Howard.....	11
Newark, Independence.....	11
Newport, Jackson.....	11
North Little Rock, Pulaski.....	01
O	
Ola, Yell.....	11
Osceola, Mississippi.....	05
Ozark, Franklin.....	11
P	
Paragould, Greene.....	11
Paris, Logan.....	11
Parkin, Cross.....	11
Pea Ridge, Benton.....	03
Perryville, Perry.....	11
Piggott, Clay.....	11
Pine Bluff, Jefferson.....	06

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

<u>City and County</u>	<u>Territorial Schedule and Code</u>
Pocahontas, Randolph.....	11
Prairie Grove, Washington.....	03
Prescott, Nevada.....	11
R	
Rector, Clay.....	11
Rison, Cleveland.....	11
Rogers, Benton.....	03
Russellville, Pope.....	11
S	
Salem, Fulton.....	11
Searcy, White.....	11
Shannon Hills, Saline.....	06
Sheridan, Grant.....	06
Sherwood, Pulaski.....	01
Siloam Springs, Benton.....	03
Smackover, Union.....	11
South Fort Smith, Sebastian.....	10
Springdale, Washington.....	03
Stamps, Lafayette.....	11
Star City, Lincoln.....	11
Stephens, Ouachita.....	11
Stuttgart, Arkansas.....	11
T	
Texarkana, Miller.....	11
Trumann, Poinsett.....	11
Tuckerman, Jackson.....	11
Turrell, Crittenden.....	05
V	
Van Buren, Crawford.....	10
W	
Waldo, Columbia.....	11
Waldron, Scott.....	11
Walnut Ridge, Lawrence.....	11
Warren, Bradley.....	11
West Fork, Washington.....	03
West Helena, Phillips.....	11
West Memphis, Crittenden.....	05
White Hall, Jefferson.....	06
Wilmot, Ashley.....	11
Wilson, Mississippi.....	05
Wynne, Cross.....	11
Y	
Yellville, Mairon.....	11

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

MOTORCYCLE PROGRAMS

Each policy will be classified into the Classic Program:

CLASSIC PREFERRED RIDER

Available on the Cycle Classic Program.

DEFINITIONS

The following definitions apply throughout this rule except if specifically noted within an individual section:

- a. "Eligible vehicle" is defined as any motorcycle we write as listed in the "Vehicles Eligible to be Written Under a Motorcycle Policy" section of this manual.
- b. "Operator in the household" is defined as any rider of any "eligible vehicle" who is a legal resident of the insured's household, or is a regular operator of the insured's "eligible vehicle", whether or not they have their own vehicle and insurance with us or another company.
- c. "Experience period" is defined as a number of years extending back from a specified date. For new business the specified date is the effective date of coverage. For renewal business the specified date is the annual anniversary date of the policy.
- d. "Claim" is defined as:
 - ◆ any at-fault accident, resulting in paid damages greater than \$0.00 or,
 - ◆ an occurrence which results in paid damages or reserved damages over \$500 under comprehensive coverage, except for towing and "act of nature" losses such as windstorm, earthquake, hail, explosion, tornado, cyclone, flood or water damage.
- e. "Major violations" are defined as any alcohol/drug related driving infraction, reckless driving, hit-and-run, or speed contest.
- f. "Minor violation" is defined as any violation not considered a "major violation".

CLASSIC PREFERRED RIDER SCORE COMPONENTS

The Preferred Rider Score consists of evaluating a customer using six distinct components: the Household Lienholder Score, the Household Claim Score, the Household Minor Violation Score, the Household Major Violation Score, the Household Transition Score, and the Household Foreign Operator Score. The Preferred Rider Score is the total of the six components plus a Base Score of **18** plus any adjustments as described in the "APPLYING THE CLASSIC PREFERRED RIDER FACTOR" section of this manual.

APPLYING THE CLASSIC PREFERRED RIDER FACTOR

The Classic Preferred Rider Factor will be applied on a policy level to all "eligible vehicles" according to the qualifications outlined in this rule.

A. The Household Lienholder Score

The Household Lienholder Score is based on whether or not the policy has a lienholder on any vehicle on the policy. Preferred Rider Score points are assigned as shown by the following table. The Household Lienholder Score will be adjusted on the first renewal date following a change in lienholder status.

<u>Household Lienholder Score</u>	<u>Preferred Rider Score Points</u>
Lienholder on Policy	0
No Lienholder on Policy	1

DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL

B. The Household Claim Score

The Household Claim Score is based on the number of “claims” in the household during the defined “experience period”. Preferred Rider Score points are assigned as shown by the following table. “Claims” for individuals who were not or are no longer “operators in the household” will not be used in determining the Household Claim Score. The Household Claim Score will only be adjusted as of the annual anniversary date of the policy; it will not be adjusted mid-term, except when the mid-term change results in operators being added, deleted or replaced to the policy.

<u>Household Claim Score</u>	<u>Preferred Rider Score Points</u>
0 "Claims" in last 3 year "experience period"	7
1 "Claim" in last 3 year "experience period"	5
2+ "Claims" in last 3 year "experience period"	0

C. The Household Minor Violation Score

The Household Minor Violation Score is based on the number of “minor violations” in the household during the defined “experience period”. Preferred Rider Score points are assigned as shown by the following table. “Minor Violations” for individuals who were not or are no longer “operators in the household” will not be used in determining the Household Minor Violation Score. The Household Minor Violation Score will only be adjusted as of the annual anniversary date of the policy; it will not be adjusted mid-term, except when the mid-term change results in operators being added, deleted or replaced to the policy.

<u>Household Minor Violation Score</u>	<u>Preferred Rider Score Points</u>
0 "Minor violations" in last 3 year "experience period"	2
1 "Minor violation" in last 3 year "experience period"	2
2 "Minor violations" in last 3 year "experience period"	1
3 "Minor violations" in last 3 year "experience period"	1
4+ "Minor violations" in last 3 year "experience period"	0

D. The Household Major Violation Score

The Household Major Violation Score is based on the number of “major violations” in the household during the defined “experience period”. Preferred Rider Score points are assigned as shown by the following table. “Major Violations” for individuals who were not or are no longer “operators in the household” will not be used in determining the Household Major Violation Score. The Household Major Violation Score will only be adjusted as of the annual anniversary date of the policy; it will not be adjusted mid-term, except when the mid-term change results in operators being added, deleted or replaced to the policy.

<u>Household Major Violation Score</u>	<u>Preferred Rider Score Points</u>
0 "Major violations" in last 3 year "experience period"	2
1 "Major violation" in last 3 year "experience period"	0
2+ "Major violations" in last 3 year "experience period"	-3

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

E. The Household Transition Score

The Household Transition Score is based on the length of time that has elapsed since the named insured last had cycle insurance in force. Preferred Rider Score points are assigned at new business as shown by the following table. Status of the prior insurance carrier (standard or nonstandard) and prior loss experience have no bearing on the Household Transition Score. Proof of prior insurance is required.

Exception: Personnel returning from overseas duty (government/military/private sector) will be given credit for continuous insurance. No proof of overseas orders required.

<u>Household Transition Score</u>	<u>Preferred Rider Score Points</u>
No Lapse in prior insurance coverage	2
Lapse 1 day to 60 days in prior insurance coverage	1
Lapse greater than 60 days in prior insurance coverage	0

F. The Household Foreign Operator Score

New Business: The Household Foreign Operator Score is based on the number of drivers in the Household who do not have a valid U.S. License but have a valid foreign license or international drivers' license.

Renewals: The Household Foreign Operator Score will be updated at renewal when a U.S. license has been obtained and the US drivers' license information has been provided to the company; it will not be adjusted mid-term, except when the mid-term change results in operators being added, deleted or replaced to the policy.

<u>Household Foreign Operator Score</u>	<u>Preferred Rider Score Points</u>
0 "Foreign Operators" in Household	0
1 "Foreign Operator" in Household	-3
2 "Foreign Operators" in Household	-6
3+ "Foreign Operators" in Household	-9

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

DRIVING RECORD RULES

Use the experience period and combine the driving record for all operators in the household. Count all at-fault accidents, all comprehensive losses (except towing and 'acts of nature'), and all major violations.

When multiple major(s) and minor(s) violations on the same day, count the major(s).

When multiple minors occur on the same day, count as one minor.

It will be assumed that all accidents on the driving record were at-fault unless a police report or written explanation is submitted to the contrary. Once a policy is issued, all accidents involving the name insured, spouse or other family member who is a resident of the same household will be counted.

UNVERIFIABLE DRIVING RECORD

- The preferred rider factor will be decreased the equivalent of two majors.
- This will be assessed on any operator whose driving record cannot be verified by a state's bureau of motor vehicles. This charge is an exception to the driving record qualifier.
- The points will be reinstated when the Company receives a valid MVR.

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

BODILY INJURY – All Programs

<u>Limit</u>		<u>Rate</u>
25/50	Base	\$3.65
50/100	Additional	\$2.00
100/300	Additional	\$3.85
250/500	Additional	\$4.95
500/500	Additional	\$6.00

Class Groups:				
<u>Male</u>		<u>Female</u>		
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	<u>Factor</u>
35-49		35-49		1.00
50-64		50-64		1.04
65-74		65-74		1.14
28-34		28-34		1.18
75+		75+		1.25
	35-49		35-49	1.31
	50-64		50-64	1.36
	65-74		65-74	1.49
	28-34		28-34	1.55
23-27	75+	23-27	75+	1.64
	23-27		23-27	2.15
16-22		16-22		3.00
	16-22		16-22	3.93

<u>Territory Info:</u>	
<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

<u>Preferred Rider Factor:</u>	
<u>Preferred Rider Score</u>	<u>Factor</u>
0	8.14
1	7.53
2	6.96
3	6.44
4	5.96
5	5.51
6	5.10
7	4.71
8	4.36
9	4.03
10	3.73
11	3.45
12	3.19
13	2.95
14	2.73
15	2.53
16	2.34
17	2.16
18	2.00
19	1.85
20	1.71
21	1.59
22	1.47
23	1.36
24	1.26
25	1.17
26	1.08
27	1.00
28	0.93
29	0.86
30	0.79
31	0.73
32	0.68
33	0.63
34	0.58
35+	0.54

<u>CC Information:</u>	
<u>Ranges</u>	<u>Factors</u>
0-90	0.26
91-175	0.30
176-225	0.36
226-375	0.42
376-475	0.50
476-575	0.59
576-775	0.69
776-875	0.81
876-1050	0.96
1051-1275	1.13
1276-1375	1.37
1376-1525	1.40
1526-1675	1.45
1676-1975	1.50
1976-2500	1.55

<u>Symbol Information:</u>	
<u>Symbol Range:</u>	<u>Factor:</u>
01-08	1.25
10	0.80
11-12	0.95
13	1.04
14	1.05
15	1.15
16-17	0.87
18	0.90
19-24	0.91
25-27	0.96
28-29	0.90
30	0.87
31	0.91
32	0.97
33	0.89
34-39	0.80
40-41	0.95
42-43	1.05
44	1.04
45-47	0.94
48-49	0.95
50-51	1.25
52-54	2.13
55-57	2.15
58	2.00
59-76	1.00
77	0.90
78-87	1.00
88-89	1.25
90	1.04
91	2.15
92	1.33
93	2.15
94	1.25
95-98	1.00
99	2.50

<u>Vehicle Year Info:</u>	
<u>Vehicle Year:</u>	<u>Factor:</u>
2007+	1.21
2006	1.16
2005	1.10
2004	1.07
2003	1.04
2002	1.02
2001	0.99
2000	0.97
1999	0.94
1995-1998	0.88
1990-1994	0.79
1989-	0.68

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

GUEST PASSENGER LIABILITY – All Programs

<u>Limit</u>		<u>Rate</u>
25/50	Base	\$2.62
50/100	Additional	\$1.50
100/300	Additional	\$3.00
250/500	Additional	\$4.50
500/500	Additional	\$5.75

Class Groups:				
<u>Male</u>		<u>Female</u>		
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	<u>Factor</u>
35-49		35-49		1.00
50-64		50-64		1.04
65-74		65-74		1.14
28-34		28-34		1.18
75+		75+		1.25
	35-49		35-49	1.31
	50-64		50-64	1.36
	65-74		65-74	1.49
	28-34		28-34	1.55
23-27	75+	23-27	75+	1.64
	23-27		23-27	2.15
16-22		16-22		3.00
	16-22		16-22	3.93

<u>Territory Info:</u>	
<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

<u>Preferred Rider Factor:</u>	
<u>Preferred Rider Score</u>	<u>Factor</u>
0	8.14
1	7.53
2	6.96
3	6.44
4	5.96
5	5.51
6	5.10
7	4.71
8	4.36
9	4.03
10	3.73
11	3.45
12	3.19
13	2.95
14	2.73
15	2.53
16	2.34
17	2.16
18	2.00
19	1.85
20	1.71
21	1.59
22	1.47
23	1.36
24	1.26
25	1.17
26	1.08
27	1.00
28	0.93
29	0.86
30	0.79
31	0.73
32	0.68
33	0.63
34	0.58
35+	0.54

<u>CC Information:</u>	
<u>Ranges</u>	<u>Factors</u>
0-90	0.26
91-175	0.30
176-225	0.36
226-375	0.42
376-475	0.50
476-575	0.59
576-775	0.69
776-875	0.81
876-1050	0.96
1051-1275	1.13
1276-1375	1.37
1376-1525	1.40
1526-1675	1.45
1676-1975	1.50
1976-2500	1.55

<u>Symbol Information:</u>	
<u>Symbol Range:</u>	<u>Factor:</u>
01-08	1.25
10	0.80
11-12	0.95
13	1.04
14	1.05
15	1.15
16-17	0.87
18	0.90
19-24	0.91
25-27	0.96
28-29	0.90
30	0.87
31	0.91
32	0.97
33	0.89
34-39	0.80
40-41	0.95
42-43	1.05
44	1.04
45-47	0.94
48-49	0.95
50-51	1.25
52-54	2.13
55-57	2.15
58	2.00
59-76	1.00
77	0.90
78-87	1.00
88-89	1.25
90	1.04
91	2.15
92	1.33
93	2.15
94	1.25
95-98	1.00
99	2.50

<u>Vehicle Year Info:</u>	
<u>Vehicle Year:</u>	<u>Factor:</u>
2007+	1.21
2006	1.16
2005	1.10
2004	1.07
2003	1.04
2002	1.02
2001	0.99
2000	0.97
1999	0.94
1995-1998	0.88
1990-1994	0.79
1989-	0.68

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

PROPERTY DAMAGE LIABILITY – All Programs

<u>Limit</u>		<u>Rate</u>
25,000	Base	\$2.06
50,000	Additional	\$1.00
100,000	Additional	\$2.00

Class Groups:				
<u>Male</u>		<u>Female</u>		<u>Factor</u>
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	
35-49		35-49		1.00
50-64		50-64		1.04
65-74		65-74		1.14
28-34		28-34		1.18
75+		75+		1.25
	35-49		35-49	1.31
	50-64		50-64	1.36
	65-74		65-74	1.49
	28-34		28-34	1.55
23-27	75+	23-27	75+	1.64
	23-27		23-27	2.15
16-22		16-22		3.00
	16-22		16-22	3.93

<u>Territory Info:</u>	
<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

<u>Preferred Rider Factor:</u>	
<u>Preferred Rider Score</u>	<u>Factor</u>
0	8.14
1	7.53
2	6.96
3	6.44
4	5.96
5	5.51
6	5.10
7	4.71
8	4.36
9	4.03
10	3.73
11	3.45
12	3.19
13	2.95
14	2.73
15	2.53
16	2.34
17	2.16
18	2.00
19	1.85
20	1.71
21	1.59
22	1.47
23	1.36
24	1.26
25	1.17
26	1.08
27	1.00
28	0.93
29	0.86
30	0.79
31	0.73
32	0.68
33	0.63
34	0.58
35+	0.54

<u>CC Information:</u>	
<u>Ranges</u>	<u>Factors</u>
0-90	0.26
91-175	0.30
176-225	0.36
226-375	0.42
376-475	0.50
476-575	0.59
576-775	0.69
776-875	0.81
876-1050	0.96
1051-1275	1.13
1276-1375	1.37
1376-1525	1.40
1526-1675	1.45
1676-1975	1.50
1976-2500	1.55

<u>Symbol Information:</u>	
<u>Symbol Range:</u>	<u>Factor:</u>
01-08	1.25
10	0.80
11-12	0.95
13	1.04
14	1.05
15	1.15
16-17	0.87
18	0.90
19-24	0.91
25-27	0.96
28-29	0.90
30	0.87
31	0.91
32	0.97
33	0.89
34-39	0.80
40-41	0.95
42-43	1.05
44	1.04
45-47	0.94
48-49	0.95
50-51	1.25
52-54	2.13
55-57	2.15
58	2.00
59-76	1.00
77	0.90
78-87	1.00
88-89	1.25
90	1.04
91	2.15
92	1.33
93	2.15
94	1.25
95-98	1.00
99	2.50

<u>Vehicle Year Info:</u>	
<u>Vehicle Year:</u>	<u>Factor:</u>
2007+	1.21
2006	1.16
2005	1.10
2004	1.07
2003	1.04
2002	1.02
2001	0.99
2000	0.97
1999	0.94
1995-1998	0.88
1990-1994	0.79
1989-	0.68

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

MEDICAL EXPENSE

Limit*	Premium
\$500	\$3.21

Limits*	Add'l Monthly
1,000	1.00
2,000	4.00
5,000	12.00

*\$50 deductible is applied.

The deductible is waived if the insured/passenger is wearing a helmet at the time of loss.

Class Groups:

<u>Male</u>		<u>Female</u>		<u>Factor</u>
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	
35-49		35-49		1.00
50-64		50-64		1.04
65-74		65-74		1.14
28-34		28-34		1.18
75+		75+		1.25
	35-49		35-49	1.31
	50-64		50-64	1.36
	65-74		65-74	1.49
	28-34		28-34	1.55
23-27	75+	23-27	75+	1.64
	23-27		23-27	2.15
16-22		16-22		3.00
	16-22		16-22	3.93

Preferred Rider Factor:

<u>Preferred Rider Score</u>	<u>Factor</u>
0	8.14
1	7.53
2	6.96
3	6.44
4	5.96
5	5.51
6	5.10
7	4.71
8	4.36
9	4.03
10	3.73
11	3.45
12	3.19
13	2.95
14	2.73
15	2.53
16	2.34
17	2.16
18	2.00
19	1.85
20	1.71
21	1.59
22	1.47
23	1.36
24	1.26
25	1.17
26	1.08
27	1.00
28	0.93
29	0.86
30	0.79
31	0.73
32	0.68
33	0.63
34	0.58
35+	0.54

Symbol Information:

<u>Symbol Range:</u>	<u>Factor:</u>
01-08	1.25
10	0.80
11-12	0.95
13	1.04
14	1.05
15	1.15
16-17	0.87
18	0.90
19-24	0.91
25-27	0.96
28-29	0.90
30	0.87
31	0.91
32	0.97
33	0.89
34-39	0.80
40-41	0.95
42-43	1.05
44	1.04
45-47	0.94
48-49	0.95
50-51	1.25
52-54	2.13
55-57	2.15
58	2.00
59-76	1.00
77	0.90
78-87	1.00
88-89	1.25
90	1.04
91	2.15
92	1.33
93	2.15
94	1.25
95-98	1.00
99	2.50

Territory Info:

<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

CC Information:

<u>Ranges</u>	<u>Factors</u>
0-90	0.26
91-175	0.30
176-225	0.36
226-375	0.42
376-475	0.50
476-575	0.59
576-775	0.69
776-875	0.81
876-1050	0.96
1051-1275	1.13
1276-1375	1.37
1376-1525	1.40
1526-1675	1.45
1676-1975	1.50
1976-2500	1.55

Vehicle Year Info:

<u>Vehicle Year:</u>	<u>Factor:</u>
2007+	1.21
2006	1.16
2005	1.10
2004	1.07
2003	1.04
2002	1.02
2001	0.99
2000	0.97
1999	0.94
1995-1998	0.88
1990-1994	0.79
1989-	0.68

UNINSURED MOTORIST COVERAGE – PROPERTY DAMAGE

<u>Limit</u>		<u>Rate</u>
25,000	Base	\$3.00
50,000	Additional	\$2.00
100,000	Additional	\$4.00

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

UNINSURED MOTORIST COVERAGE – BODILY INJURY

<u>Limit</u>		<u>Rate</u>
25/50	Base	\$3.25
50/100	Additional	\$4.00
100/300	Additional	\$6.00
250/500	Additional	\$12.00
500/500	Additional	\$17.00

UNDERINSURED MOTORIST COVERAGE – BODILY INJURY

<u>Limit</u>		<u>Rate</u>
25/50	Base	\$3.42
50/100	Additional	\$2.00
100/300	Additional	\$3.00
250/500	Additional	\$6.00
500/500	Additional	\$9.00

Class Groups:

<u>Male</u>		<u>Female</u>		<u>Factor</u>
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	
35-64		35-64		1.00
28-34		28-34		1.10
65+	35-64	65+	35-64	1.23
	28-34		28-34	1.35
	65+		65+	1.50
	16-27		16-27	1.50
16-27		16-27		1.55

CC Information:

<u>Ranges</u>	<u>Factors</u>
0-90	0.26
91-175	0.30
176-225	0.36
226-375	0.42
376-475	0.50
476-575	0.59
576-775	0.69
776-875	0.81
876-1050	0.96
1051-1275	1.13
1276-1375	1.37
1376-1525	1.40
1526-1675	1.45
1676-1975	1.50
1976-2500	1.55

Preferred Rider Factor:

<u>Preferred Rider Score</u>	<u>Factor</u>
0	8.14
1	7.53
2	6.96
3	6.44
4	5.96
5	5.51
6	5.10
7	4.71
8	4.36
9	4.03
10	3.73
11	3.45
12	3.19
13	2.95
14	2.73
15	2.53
16	2.34
17	2.16
18	2.00
19	1.85
20	1.71
21	1.59
22	1.47
23	1.36
24	1.26
25	1.17
26	1.08
27	1.00
28	0.93
29	0.86
30	0.79
31	0.73
32	0.68
33	0.63
34	0.58
35+	0.54

Territory Info:

<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

Symbol Information:

<u>Symbol Range:</u>	<u>Factor:</u>
01-08	1.67
10	0.81
11-12	0.97
13	1.07
14	1.39
15	1.52
16-17	1.00
18	0.90
19-24	0.86
25-27	0.63
28-29	0.90
30	1.00
31	0.86
32	0.63
33	0.94
34-37	1.25
38-39	0.80
40-41	0.63
42	0.70
43	1.05
44	1.10
45-47	0.99
48-49	0.95
50-51	0.87
52-54	1.39
55-57	1.35
58	2.00
59-76	1.00
77	0.90
78-87	1.00
88-89	1.67
90	1.52
91	1.39
92	1.10
93	1.39
94	1.67
95-98	1.00
99	2.50

Vehicle Year Info:

<u>Vehicle Year:</u>	<u>Factor:</u>
2007+	1.21
2006	1.16
2005	1.10
2004	1.07
2003	1.04
2002	1.02
2001	0.99
2000	0.97
1999	0.94
1995-1998	0.88
1990-1994	0.79
1989-	0.68

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

FINANCIAL RESPONSIBILITY SR-22 FILING

SR-22 Filings will be available for owner's filings only. Filings will not be made for risks requiring operator's filings. Offered at no charge.

NO-FAULT PERSONAL INJURY PROTECTION COVERAGES –All Territories (Statutory Limits)

\$5,000 Accidental Death Benefits-
Premium: \$6.12 Monthly

Income Disability Benefits-
Premium: \$6.12 Monthly

\$5,000 Medical and Hospital Benefit-
Premium: \$23.00 Monthly

<u>Preferred Rider Factor:</u>	
<u>Preferred Rider Score</u>	<u>Factor</u>
0	8.14
1	7.53
2	6.96
3	6.44
4	5.96
5	5.51
6	5.10
7	4.71
8	4.36
9	4.03
10	3.73
11	3.45
12	3.19
13	2.95
14	2.73
15	2.53
16	2.34
17	2.16
18	2.00
19	1.85
20	1.71
21	1.59
22	1.47
23	1.36
24	1.26
25	1.17
26	1.08
27	1.00
28	0.93
29	0.86
30	0.79
31	0.73
32	0.68
33	0.63
34	0.58
35+	0.54

EXCURSION DIVERSION COVERAGE

For any loss covered by this policy under Comprehensive and Collision, this coverage provides up to \$1,000 for loss or damage to any safety apparel whether being worn at the time of the loss or not. This coverage does not apply to theft of any apparel unless there is a total theft of the motorcycle. Safety apparel does not include helmets.

Figures below are listed for the Classic Preferred Rider program.

In addition:

For any loss covered that occurs more than 100 miles from principal place of residence:

- \$400 maximum per occurrence for temporary lodging, transportation and meals
- \$100 per day for temporary lodging
- \$ 45 per day transportation
- \$ 50 per day meals
- \$400 for lost deposit (every attempt must be made to cancel the reservation)
- \$300 towing and emergency road service

Comprehensive coverage is required for this coverage.

Monthly Premium: \$0.50 for the Classic Program.

TOWING AND ROAD SERVICE COVERAGE

We will pay for labor, towing and/or hauling costs, up to \$50 per loss, caused by disablement of the motorcycle. Labor costs apply only to labor performed at the place of disablement. Available when comprehensive coverage is purchased.

\$50.00 Limit - \$1.00 per month

RENTAL REIMBURSEMENT

\$45 per day, to a maximum total payment of \$1350 for necessary rental of a substitute motor vehicle while the motorcycle described on the declarations page or its replacement is disabled as a result of collision or comprehensive loss covered by the policy - other than theft of the entire motorcycle. Rental reimbursement insurance pays expenses that begin 24 hours after the motorcycle is disabled. It does not pay for any mileage charges.

Coverage is available when insured has either Comprehensive or Comprehensive and Collision coverage.

Classic Program - \$1.00 month

BROAD FORM LIABILITY ENDORSEMENT

Designed for the applicant who has three or more cycles and wishes to have them all insured, Dairyland will provide LIABILITY COVERAGE ONLY for all owned or non-owned cycles, for one premium charge. Liability coverage refers to BI, PD, and Guest Passenger. UM and Medical Expense are available upon request.

Coverage applies to the NAMED INSURED ONLY - no coverage exists for any permissive user, including family members. If physical damage coverage is desired, each cycle must be insured separately for those coverages, including liability.

Any Anti-Theft or Rider Group Discount will not apply to policies with this endorsement.

Premium: There is a policy adjustment of 150% for the Broad Form Liability Endorsement of the otherwise applicable manual premium for a 1331 cc motorcycle, symbol 95 with a model year factor of 1.00. This surcharge doesn't apply to UM.

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

COLLISION - All Programs Except Vintage

Base Rate Amount: \$19.86

Class Groups:				
<u>Male</u>		<u>Female</u>		
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	<u>Factor</u>
50-64		50-64		1.02
65-69		65-69		1.12
45-49		45-49		1.14
35-44		35-44		1.20
70+		70+		1.28
28-34		28-34		1.28
	50-64		50-64	1.31
	65-69		65-69	1.43
	45-49		45-49	1.46
	35-44		35-44	1.54
	70+		70+	1.64
	28-34		28-34	1.92
23-27		23-27		2.40
	23-27		23-27	2.64
16-22		16-22		3.60
	16-22		16-22	3.92

Preferred Rider Factor:

<u>Preferred Rider Score</u>	<u>Factor</u>
0	8.14
1	7.53
2	6.96
3	6.44
4	5.96
5	5.51
6	5.10
7	4.71
8	4.36
9	4.03
10	3.73
11	3.45
12	3.19
13	2.95
14	2.73
15	2.53
16	2.34
17	2.16
18	2.00
19	1.85
20	1.71
21	1.59
22	1.47
23	1.36
24	1.26
25	1.17
26	1.08
27	1.00
28	0.93
29	0.86
30	0.79
31	0.73
32	0.68
33	0.63
34	0.58
35+	0.54

<u>Symbol:</u>	<u>Factor:</u>
01-05	1.75
06-07	2.00
08	1.30
10	0.75
11	1.15
12	1.20
13	1.25
14	1.55
15	1.75
16	1.70
17	1.95
18	1.40
19	0.80
20	1.82
21	1.77
22	0.65
23	0.70
24	0.80
25	1.40
26	1.65
27	2.05
28-29	0.65
30	1.13
31	1.10
32	1.50
33	1.25
34	0.70
35	0.75
36	0.95
37	1.00
38-39	0.65
40	1.80
41	1.90
42-43	1.95
44	1.00
45	1.05
46-47	1.20
48-49	0.90
50-51	2.25
52-57	4.00
58-59	2.15
60	2.90
61	3.40
62	3.50
63	3.60
64	2.90
65	3.00
66	3.05
67	3.15
77	1.00
78	1.12
79	1.18
80	1.24
88-89	1.75
90	1.80
91-92	2.25
93-94	4.00
95-98	1.00
99	4.50

CC Information:

<u>Ranges</u>	<u>Factors</u>
0-90	0.13
91-175	0.23
176-225	0.33
226-375	0.43
376-475	0.54
476-575	0.64
576-775	0.74
776-875	0.84
876-1050	0.95
1051-1275	1.05
1276-1375	1.15
1376-1525	1.25
1526-1675	1.35
1676-1975	1.46
1976-2500	1.56

Model Year: Factor:

2007+	1.42
2006	1.30
2005	1.20
2004	1.08
2003	0.98
2002	0.88
2001	0.79
2000	0.71
1999	0.64
1996-1998	0.57
1995-	0.55

Deductible: Factor:

50	1.55
100	1.40
150	1.09
250	1.00
500	0.95
750	0.88
1000	0.74

Territory Info:

<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

COMPREHENSIVE - All Programs Except Vintage

Base Rate Amount: \$9.75

Class Groups:

<u>Male</u>		<u>Female</u>		<u>Factor</u>
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	
50-64		50-64		1.02
65-69		65-69		1.12
45-49		45-49		1.14
35-44		35-44		1.20
70+		70+		1.28
28-34		28-34		1.28
	50-64		50-64	1.31
	65-69		65-69	1.43
	45-49		45-49	1.46
	35-44		35-44	1.54
	70+		70+	1.64
	28-34		28-34	1.92
23-27		23-27		2.40
	23-27		23-27	2.64
16-22		16-22		3.60
	16-22		16-22	3.92

Preferred Rider Factor:

<u>Preferred Rider Score</u>	<u>Factor</u>
0	8.14
1	7.53
2	6.96
3	6.44
4	5.96
5	5.51
6	5.10
7	4.71
8	4.36
9	4.03
10	3.73
11	3.45
12	3.19
13	2.95
14	2.73
15	2.53
16	2.34
17	2.16
18	2.00
19	1.85
20	1.71
21	1.59
22	1.47
23	1.36
24	1.26
25	1.17
26	1.08
27	1.00
28	0.93
29	0.86
30	0.79
31	0.73
32	0.68
33	0.63
34	0.58
35+	0.54

<u>Symbol:</u>	<u>Factor:</u>
01-05	1.75
06-07	2.00
08	1.30
10	0.75
11	1.15
12	1.20
13	1.25
14	1.55
15	1.75
16	1.70
17	1.95
18	1.40
19	0.80
20	1.82
21	1.77
22	0.65
23	0.70
24	0.80
25	1.40
26	1.65
27	2.05
28-29	0.65
30	1.13
31	1.10
32	1.50
33	1.25
34	0.70
35	0.75
36	0.95
37	1.00
38-39	0.65
40	1.80
41	1.90
42-43	1.95
44	1.00
45	1.05
46-47	1.20
48-49	0.90
50-51	2.25
52-57	4.00
58-59	2.15
60	2.90
61	3.40
62	3.50
63	3.60
64	2.90
65	3.00
66	3.05
67	3.15
77	1.00
78	1.12
79	1.18
80	1.24
88-89	1.75
90	1.80
91-92	2.25
93-94	4.00
95-98	1.00
99	4.50

CC Information:

<u>Ranges</u>	<u>Factors</u>
0-90	0.13
91-175	0.23
176-225	0.33
226-375	0.43
376-475	0.54
476-575	0.64
576-775	0.74
776-875	0.84
876-1050	0.95
1051-1275	1.05
1276-1375	1.15
1376-1525	1.25
1526-1675	1.35
1676-1975	1.46
1976-2500	1.56

<u>Model Year:</u>	<u>Factor:</u>
2007+	1.42
2006	1.30
2005	1.20
2004	1.08
2003	0.98
2002	0.88
2001	0.79
2000	0.71
1999	0.64
1996-1998	0.57
1995-	0.55

<u>Deductible:</u>	<u>Factor:</u>
50	1.20
100	1.13
150	1.08
250	1.00
500	0.93
750	0.89
1000	0.83

Territory Info:

<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

SYMBOL DESCRIPTIONS

SYMBOL	GENERAL DESCRIPTION	SYMBOL	GENERAL DESCRIPTION
1	MOPED 1	50	SPORT PERFORMANCE 1
2	MOPED 2	51	SPORT PERFORMANCE 2
3	SMALL WHEELED STREET BIKE 1	52	HIGH PERFORMANCE A1
4	SMALL WHEELED STREET BIKE 2	53	HIGH PERFORMANCE A2
5		54	HIGH PERFORMANCE A3
6		55	HIGH PERFORMANCE B1
7		56	HIGH PERFORMANCE B2
8	MOPED/SMALL WHEELED VINTAGE	57	HIGH PERFORMANCE B3
9	UNASSIGNED	58	HIGH PERFORMANCE VINTAGE
10	HD - SPORTSTER	59	
11	HD - CRUISER-FX - 1	60	HIGH STYLED MOTORCYCLE 1
12	HD - CRUISER-FX - 2	61	HIGH STYLED MOTORCYCLE 2
13	HD - CRUISER-FX - 3	62	HIGH STYLED MOTORCYCLE 3
14	HD - TOURING - FL - 1	63	HIGH STYLED MOTORCYCLE 4
15	HD - TOURING - FL - 2	64	CAM 1
16	HD - VROD	65	CAM 2
17	HD - CVO	66	CAM 3
18	HD - VINTAGE	67	CAM 4
19	BUELL-1	68	
20	BUELL-2	69	
21	BUELL-3	70	
22	STREET BIKE - 1	71	
23	STREET BIKE - 2	72	
24	STREET BIKE - 3	73	
25	STREET SPORT - 1	74	
26	STREET SPORT - 2	75	
27	STREET SPORT - 3	76	
28	STREET & STREET SPORT VINTAGE	77	
29		78	
30	BMW DUAL PURPOSE	79	
31	BMW STREET BIKE	80	
32	BMW STREET SPORT	81	
33	BMW TOURING	82	
34	CRUISER - 1	83	
35	CRUISER - 2	84	
36	CRUISER - 3	85	
37	CRUISER - 4	86	
38	CRUISER VINTAGE	87	
39		88	DEFAULT 1
40	TOURING - SPORT - 1	89	DEFAULT 2
41	TOURING - SPORT - 2	90	DEFAULT 3
42	TOURING - SPORT - 3	91	DEFAULT 4
43		92	DEFAULT 5
44	TOURING 1	93	DEFAULT 6
45	TOURING 2	94	DEFAULT 7
46	TOURING 3	95	BROAD FORM POLICIES
47	TOURING 4	96	SAFE TRIP POLICIES
48	TOURING & TOURING SPORT VINTAGE	97	
49		98	
		99	UNACCEPTABLE VEHICLE

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

EQUIPMENT COVERAGE

Monthly Premium - \$0.45 for each \$100 of equipment value

We define optional equipment as any equipment or accessories that are not factory standard. Factory standard equipment is the standard equipment on the motorcycle, as defined by the manufacturer, and determined from information included with the Vehicle Identification Number.

Under the Classic Program, the first \$3000 of optional equipment will be provided at no cost. Additional optional equipment will not be covered unless specific coverage for that equipment is purchased.

PERFORMANCE MODIFICATION CHARGE

Apply the performance modification policy adjustment if applicable to the otherwise applicable program rates.

Definition

Policy Adjustment

Addition of turbocharger or supercharger

150%

PHYSICAL DAMAGE PLUS ENDORSEMENT (Our "Genuine" Promise)

Dairyland promises to use only GENUINE MANUFACTURER'S PARTS when repairing the insured motorcycle. Total losses are still settled according to the policy. In addition, we will replace any accessory purchased within the last five years, without deduction for depreciation. The insured must furnish proof of when purchased. The accessory must be considered a total loss for this to apply. For partial losses, the accessory's actual cash value will be used. The limit automatically provided or selected for "Optional Equipment" is the maximum coverage we provide. Available when comprehensive and collision are purchased.

DEFINITION OF ACCESSORY: Optional equipment or mechanical alterations attached to or made part of the cycle which are not standard equipment as defined by the manufacturer.

It is not available with Vintage comprehensive or collision

Limit Factor = 1.00

Annual Premium: \$25.00 for Classic Preferred Rider Programs. No discounts apply.

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

REPLACEMENT COST COVERAGE

This coverage is for the replacement cost of bikes considered a total loss (excluding theft and larceny). Please see endorsement for more details.

- Available when comprehensive and collision coverage are purchased
- Coverage is available for 3 years, based on model year.
- All discounts apply to this coverage.
- Optional Equipment is not covered.
- Available in all programs except Vintage comprehensive and collision.
- Bike must be purchased in past 90 days. (proof of purchase must be furnished with a claim).
- Bike must be previously untitled.

Base Rate Amount:	\$1.00
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Class Groups:		
<u>Married</u>	<u>Single</u>	<u>Factor</u>
16+	25+	1.00
	16-24	2.00

<u>Symbol</u>	<u>Factor:</u>
01-08	1.00
10-19	1.50
20-49	1.00
50-69	3.00
70-99	1.00

Preferred Rider Factor:

<u>Preferred Rider Score</u>	<u>Factor</u>
0	8.14
1	7.53
2	6.96
3	6.44
4	5.96
5	5.51
6	5.10
7	4.71
8	4.36
9	4.03
10	3.73
11	3.45
12	3.19
13	2.95
14	2.73
15	2.53
16	2.34
17	2.16
18	2.00
19	1.85
20	1.71
21	1.59
22	1.47
23	1.36
24	1.26
25	1.17
26	1.08
27	1.00
28	0.93
29	0.86
30	0.79
31	0.73
32	0.68
33	0.63
34	0.58
35+	0.54

DISCOUNTS

The following are available in our Classic Program for all coverages except Uninsured/Underinsured Motorist and Physical Damage Plus:

MOTORCYCLE RIDER GROUP DISCOUNT – 5%

For each insured who is a member of a recognized motorcycle SAFETY CLUB or ORGANIZATION (such as Gold Wing Road Riders Association), a 5% discount is applicable to all policies. To qualify, the club or organization must meet Dairyland's standards for a group whose membership is composed mainly of motorcycle owners and riders, and a principal function of which is to promote safety, education and improved riding skills.

MOTORCYCLE RIDER COURSE DISCOUNT – 2%

(The rider course discount is provided for those individuals who have taken a rider course specifically designed for motorcycle riders.) Insured must have successfully completed a Motorcycle Safety Foundation Rider Course, advanced rider course, military, police training courses, or other state certified motorcycle safety course within the past five years.

ANTI-THEFT DISCOUNT – 5% - Discontinuing for new business with this submission

For each insured motorcycle that has an audible anti-theft alarm installed, has NICB "Phantom Footprints®", DataDot™ Asset Identification System installed on the insured motorcycle's parts, LoJack® or other non-audible security system, any vehicle with comprehensive coverage will qualify for a 5% discount

We are discontinuing our anti-theft discounts for new business written 04-21-2008 and after, however we are keeping it in place for any existing policy currently in force. If a current renewal policy with the discount lapses, requiring a new application, they will be treated as new business and no longer be eligible for the discount.

HOME OWNERSHIP - 20%

Home Ownership includes condominiums or town homes, but excludes modular or mobile homes. Proof of Home Ownership (i.e., copy of Homeowner's insurance declaration page, property tax assessment or mortgage payment coupon) must be submitted to the company.

- Proof will be required if the insured changes address during the policy term.
- The insured's name and property address on the document showing ownership must be the same as the insured's name and mailing address on our policy. The insured must reside in the home and be a declared operator.

THE TOTAL OF ALL ABOVE DISCOUNTS MAY NOT EXCEED 25%

MULTI-CYCLE DISCOUNT – 20% (in addition to 25% maximum)

A 20% discount applies to all cycles on a multiple cycle policy. Multi-cycle rules:

1. A maximum of three cycles per policy.
2. Only cycles owned by the Named Insured and Resident Spouse may be combined on a multi-cycle policy.
3. All cycles must have the same liability coverages and limits.

ANNUAL FOUR SEASONS DISCOUNT

All policies are written at 10 times the monthly rate in recognition of the limited use during winter months, except for the following coverages: Physical Damage Plus, Vintage Comprehensive and Collision, Excursion Diversion, Vintage Excursion Diversion, Vintage Towing and Vintage Rental Reimbursement.

MISCELLANEOUS MOTORCYCLE RULES

AUTOMOBILE DISCOUNTS DO NOT APPLY TO MOTORCYCLE POLICIES.

INSTALLMENT FEE

A \$7.00 fee will be added to each installment billing for those insureds on a pay plan.

LATE FEE

A \$5.00 late fee will be assessed on each installment that is postmarked after the due date indicated on the premium notice, or in the case of payments made in-person, received by us or our agent after the due date indicated. The fee is fully earned and non-refundable. Any payment received is applied to any outstanding late fee first, then to premium. Failure to pay late fees will result in policy cancellation for non-payment.

CANCELLATION RULE

1. If a policy is cancelled by the company, or canceled by the insured because the vehicle was sold, involved in an accident resulting in a total loss, or the insured is deceased, compute on a pro rata basis any premium owed or premium to be returned using the policy premium including the annual term discount (referred to as the discounted premium).
2. If a policy is canceled for non-payment, the annual term discount will no longer apply to the policy. Re-compute the premium without the annual term discount applied. This is the non-discounted premium. Using this non-discounted premium, compute on a pro rata basis any premium to be refunded or premium owed for the policy period through the cancellation date.
3. If a policy is canceled by the insured for any other reason than those listed above, the annual term discount will no longer apply to the policy. Re-compute the premium without the annual term discount applied. This is the non-discounted premium. Using this non-discounted premium, return any premium to be refunded at 90% of the pro rata unearned premium or compute any premium owed on a pro rata basis, for the policy period through the cancellation date.

(NOTE: The annual discounted premium is the most we will bill or charge the policyholder in all cases, even if the re-calculated non-discounted premium owed exceeds that amount. In these cases, premium amounts above the annual discounted premium will be waived.)

MINIMUM PREMIUM - \$55.00

This premium will be considered fully earned unless canceled at the option of the company. Nonpayment of premium by the insured is not considered a cancellation at the option of the company.

5% RENEWAL RATE CAP

In order to minimize any large premium changes to existing policies associated with the changes to our rating procedures, we will implement a rating adjustment to all renewal policies receiving greater than a +/- 5% change in their premiums. A factor will be applied to the coverage premiums to cap the change in premium.

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

VINTAGE CYCLES

COMPREHENSIVE and COLLISION coverages

All motorcycles 30 years old and older qualify for Dairyland's Vintage Cycle program. Coverage is issued for physical damage on a "cost per \$100" basis as follows:

LIABILITY coverage is required with the Vintage Cycle Program. There will be a physical damage deductible of \$250. There is a minimum coverage premium of \$45 per year for comp vintage and collision vintage combined.

Comprehensive monthly base rate - \$1.00

Collision monthly base rate - \$1.00

TERRITORY FACTORS

<u>Territory</u>	<u>Factor</u>
All	2.22

DEDUCTIBLE RATE FACTOR

\$250 deductible = 1.00

VINTAGE CYCLE TOWING COVERAGE

Limit: \$50 per occurrence

Limit factor - \$50 limit = 1.00

Monthly Premium: \$0.75

VINTAGE RENTAL REIMBURSEMENT

\$45 per day, to a maximum total payment of \$1350 for necessary rental of a motor vehicle while the motorcycle described on the declarations page or its replacement is disabled as a result of collision or comprehensive loss covered by the policy - other than theft of the entire motorcycle. Rental reimbursement insurance pays expenses that begin 24 hours after the motorcycle is disabled. It does not pay for any mileage charges. Available when vintage comprehensive and vintage collision coverage is purchased. Classic Program - \$1.00 month

VINTAGE EXCURSION DIVERSION COVERAGE

For any loss covered by this policy under Comprehensive or Collision, this coverage provides up to \$1,000 for loss or damage to any safety apparel whether being worn at the time of the loss or not. This coverage does not apply to theft of any apparel unless there is a total theft of the motorcycle. Safety apparel does not include helmets.

Figures below are listed for the Classic Preferred Rider program.

In addition:

For any loss covered that occurs more than 100 miles from principal place of residence:

- \$400 maximum per occurrence for temporary lodging, transportation and meals

- \$100 per day for temporary lodging

- \$ 45 per day transportation

- \$ 50 per day meals

- \$400 for lost deposit (every attempt must be made to cancel the reservation)

- \$300 towing and emergency road service

Included when insured has either Comprehensive or Comprehensive and Collision coverages.

Monthly Premium: \$0.50 for the Classic Program.

MOTORCYCLE RATING FORMULA

Use the following steps to calculate the premium for any coverage except for the following: physical damage plus, vintage comprehensive, vintage collision and vintage towing. If a particular factor is not applicable, use a factor of 1.00.

Rate calculations are carried out to two decimal places and penny rounded. Rounding operations adjust the premium to the nearest whole dollar.

1. Multiply the following factors:
 - Base Rate
 - Class
 - Territory
 - Engine Displacement
 - Model Year
 - Preferred Rider Score
2. Add Expense amount.
3. Dollar round.
4. Compare this amount to the Minimum Coverage Premium and use higher amount.
5. Multiply the symbol factor.
6. Dollar round. Save this amount for later comparison (A).
7. Multiply by the limit/deductible factor (or add amount).
8. Save this amount for later comparison (B).
9. If Limit/Deductible Minimum Adjustment amount is not equal to zero, compare (A+ Minimum Adjustment) to B and use the higher amount.
10. If the Coverage Adjustment is not equal to zero, multiply factor (or add amount).
11. Calculate amount C by totaling the discounts/policy adjustments included in the cap. If this amount exceeds the cap percentage then set it equal to the cap percentage.
12. Calculate amount D by totaling the discounts/policy adjustments excluded from the cap. Do not include the annual months off discount in this amount.
13. Multiply by $(1 - (C + D))$.
14. For annual policies, multiply by (12 - months off annual discount).

* Where applicable, rating adjustment will be applied

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

Use the following steps to calculate the premium for physical damage plus or vintage coverages comp, coll and towing. If a particular factor is not applicable use a factor of 1.00.

Rate calculations are carried out to two decimal positions and penny rounded.

1. Multiply the following factors:
 - Base Rate
 - Class
 - Territory
 - Engine Displacement
 - Model Year
 - Preferred Rider Score
2. Add Expense amount.
3. Multiply by Symbol factor.
4. Save this amount for later calculations (A).
5. Calculate amount B by totaling the discounts/policy adjustments included in the cap. If this amount exceeds the cap percentage then set it equal to the cap percentage.
6. Calculate amount C by totaling the discounts/policy adjustments excluded from the cap. Do not include the annual months off discount in this amount.
7. Vintage Towing (TRSV):
 - Multiply amount (A) by Limit factor.
 - Multiply by $(1 - (B + C))$.
 - Multiply by 12 to get the annual coverage premium amount.
8. Vintage Comp and Coll (COMPV, COLLV):
 - Divide the motorcycle's full appraised value (including all special equipment) by 100 and dollar round.
 - Multiply by the Deductible rate factor.
 - Multiply by amount (A).
 - Multiply by $(1 - (B + C))$.
 - Compare this amount to the Minimum Coverage Premium and use higher amount.
 - This is the annual coverage premium amount.
9. Physical Damage Plus (PHYDP):
 - Multiply amount (A) by Limit factor.
 - Multiply by $(1 - (B + C))$.
 - Compare this amount to the Minimum Coverage Premium and use higher amount.
 - This is the annual coverage premium amount.

* Where applicable, rating adjustment will be applied

DAIRYLAND INSURANCE COMPANY
FILING MEMORANDUM
ARKANSAS MOTORCYCLE MANUAL

Dairyland Insurance Company
1800 North Point Drive
Stevens Point, WI 54481

**DAIRYLAND INSURANCE COMPANY
ARKANSAS FILING MEMORANDUM
ARKANSAS MOTORCYCLE MANUAL REVISION**

In this revision, we are proposing rate changes which will [increase](#) our [ARKANSAS](#) MOTORCYCLE rate level by [+1.2%](#)

In support of our proposed changes, we are enclosing the following exhibits:

Exhibit I	Development of Indicated Motorcycle Statewide Rate Level Change.
Exhibit II	Loss Development Factors
Exhibit III	Internal Rate of Return
Exhibit IV	Trend Factors
Exhibit V	Motorcycle Permissible Loss and Loss Expense Ratio
Exhibit VI	Relativity and Discount Adjustment Support

Exhibit I shows the development of our indicated rate level changes. The most current rate level adjustment factors are used. Used is a Rolling Accident Year period. A Rolling Accident Year is a complete year's worth of data not restricted by calendar year end or beginning. For example, "QTR302-QTR203" is inclusive of Dairyland's experience for [Arkansas](#) for third and fourth quarter 2002, and first and second quarter 2003.

Exhibit II summarizes our company's motorcycle case loss experience through [the most recent quarter](#), and substantiates the loss development factors used in Exhibit I.

Exhibit III provides detailed supporting information used in the development of the profit and contingencies provision used in Exhibit V.

Exhibit IV provides supporting information used in the development of our trend factors.

Exhibit V shows the permissible loss and loss expense ratio development for [Arkansas](#).

Exhibit VI provides support for relativity changes by symbol, age, marital status, preferred rider score, CC's, model year, and discount percentages.

**DAIRYLAND INSURANCE COMPANY
ARKANSAS FILING MEMORANDUM
ARKANSAS MOTORCYCLE MANUAL REVISION**

The following is an index and a summary of the changes in our revised manual.

Pages	Description
1	Classifications. No changes.
2-6	Territory Definitions. No changes.
7-10	Motorcycle Programs. Decreased the Classic Base Score from 20 to 18. Lienholder set to 0 and No Lienholder set to 1 preferred riders score points. Use three years of experience for the Household Claim Score. The number of days for lapse in coverage has been updated to 60 days in the Household Transition Score. Added the Foreign Operator Score component.
11-13	BI/PD/Guest Passenger Liability rates. Adjusted base rates, class, model year, symbol, cubic centimeter, and preferred rider score relativities.
14	Medical Payments. Adjusted base rates, territory, class, model year, symbol, cubic centimeter, and preferred rider score relativities.
15-17	Uninsured Motorist and SR-22 Filing. Adjusted base rates, territory, class, model year, symbol, cubic centimeter, and preferred rider score relativities.
18	Excursion Diversion, Towing and Road Service, Rental Reimbursement and Broadform Liability. No changes.
19-20	Comprehensive and Collision rates. Adjusted base rates, class, deductible, model year, symbol, cubic centimeter, and preferred rider score relativities.
21	Symbols. No changes.
22-23	Equipment Coverage, Performance Modification Charge, Physical Damage Plus Endorsement, and Replacement Cost Coverage. Adjusted Replacement Cost preferred rider score relativities.
24	Discounts. Rider Course discount reduced from 10% to 2%. Discontinued the Anti-theft discount for new business. Home Ownership discount increased from 10% to 20%. Multi-cycle discount increased from 15% to 20%.
25	Miscellaneous Motorcycle Rules. Added a \$5 late fee. Increased the minimum premium to \$55.00. Adjusted the rate cap to a +/- 5% adjustment.
26	Vintage Cycle Program. No changes.
27-28	Motorcycle Rating Formula. No changes.

A breakdown of the base rate change by coverage:

	BI	GPL	PD	UM	COMP	COLL	TOTAL
OVERALL	+8.3%	+7.1%	+2.4%	+6.9%	-8.5%	+0.9%	+1.2%

DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL

Dairyland Insurance Company
1800 North Point Drive
Stevens Point, WI 54481

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

MOTORCYCLE - RULES AND RATES

VEHICLES ELIGIBLE TO BE WRITTEN UNDER A MOTORCYCLE POLICY

A vehicle eligible to be written under a Dairyland motorcycle policy is any two wheeled or three wheeled motorcycle except for the following:

- the vehicle is not licensed for road use or is an off-road vehicle, including all-terrain vehicles (ATV's);
- Vehicle is manufactured solely for the purpose of off-road use
- the vehicle is used in competitive events;
- the vehicle is used in law enforcement or in any type of security services;
- the vehicle is registered in the name of a corporation or business;
- the vehicle has been customized with one or more of the following;
 - the frame is materially altered from the original manufacturer's specifications;
 - the engine has been replaced with an engine not made by the manufacturer of the original motorcycle;
 - there are extended front forks on the motorcycle;
 - the fuel delivery system has been altered to use nitrous oxide or similar performance enhancing compounds;
- the vehicle is considered an unapproved custom built motorcycle, either a one-of-a-kind design or limited production;
- the vehicle is a show bike
- vehicle is used for delivery
- Motorcycles not initially manufactured for sale in the United States and do not conform to Environmental Protection Agency or National Highway Traffic and Safety Administration standards
- Vehicles with engine larger than 2500cc's
- Vehicle with optional equipment exceeding \$20,000
- Vehicle with a total value, including optional equipment, greater than \$40,000
- Vehicle with operators or applicants who have been convicted of insurance fraud
- The vehicle has a salvage or rebuilt title and/or registration
- **TRIKES**
 - To qualify, a trike must be a motorcycle changed to a 3-wheeled vehicle with a trike conversion unit or kit. The unit or kit must be made by an established trike conversion manufacturer. In addition:
 - Must have the original motorcycle manufacturer's engine
 - No front fork modifications are acceptable
 - A photo of the insured's trike conversion must be sent to the company.

RATING CLASSIFICATION

Each operator is rated on the motorcycle they customarily ride. In cases where the number of riders exceeds the number of motorcycles, the operator developing the highest premium will be rated on the motorcycle they customarily ride.

RIDER CLASSIFICATIONS

Married includes any person who is a widow or widower, but does not include any person who is divorced, separated or not residing with spouse.

AGE - The age attained on the last birthday prior to the effective date of the policy.

ENGINE SIZE CC's

The engine size displacement of the motorcycle measured in CC's (cubic centimeters).

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

TERRITORY DEFINITIONS

	<u>Territory Code</u>
BENTON COUNTY - (entire county)	03
CRAIGHEAD COUNTY – (entire county)	09
CRAWFORD COUNTY - See Fort Smith	
CRITTENDEN COUNTY - (entire county)	05
FAULKNER COUNTY - (entire county)	06
FORT SMITH - territory comprises all of Crawford and Sebastian Counties	10
GARLAND COUNTY - (entire county)	08
GRANT COUNTY - (entire county)	06
JEFFERSON COUNTY - (entire county)	06
LITTLE ROCK - territory comprises all of Pulaski County	01
LONOKE COUNTY - (entire county)	06
MISSISSIPPI COUNTY - (entire county)	05
PULASKI COUNTY - see Little Rock	
SALINE COUNTY - (entire county)	06
SEBASTIAN COUNTY - see Fort Smith	
WASHINGTON COUNTY - (entire county)	03
REMAINDER OF STATE	11

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

LIST OF IMPORTANT CITIES AND TOWNS

The following list contains all the more important cities, towns, boroughs, and villages in the state, together with their counties and territory and code assignments.

<u>City and County</u>	<u>Territorial Schedule and Code</u>
A	
Alma, Crawford.....	10
Altheimer, Jefferson.....	06
Arkadelphia, Clark.....	11
Ashdown, Little River.....	11
Atkins, Pope.....	11
Augusta, Woodruff.....	11
B	
Bald Knob, White.....	11
Barling, Sebastian.....	10
Batesville, Independence.....	11
Bay, Craighead.....	09
Bearden, Ouachita.....	11
Beebe, White.....	11
Benton, Saline.....	06
Bentonville, Benton.....	03
Berryville, Carroll.....	11
Blytheville, Mississippi.....	05
Booneville, Logan.....	11
Brinkley, Monroe.....	11
Bryant, Saline.....	06
Bull Shoals, Marion.....	11
C	
Cabot, Lonoke.....	06
Calico Rock, Izard.....	11
Camden, Ouachita.....	11
Caraway, Craighead.....	09
Carlisle, Lonoke.....	06
Cave City, Sharp.....	11
Charleston, Franklin.....	11
Clarendon, Monroe.....	11
Clarksville, Johnson.....	11
Clinton, Van Buren.....	11
Conway, Faulkner.....	06
Corning, Clay.....	11
Cotton Plant, Woodruff.....	11
Crossett, Ashley.....	11
D	
Danville, Yell.....	11
Dardenelle, Yell.....	11
Decatur, Benton.....	03
DeQueen, Sevier.....	11
Dermott, Chicot.....	11
Des Arc, Prairie.....	11

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

<u>City and County</u>	<u>Territorial Schedule and Code</u>
De Witt, Arkansas.....	11
Diaz, Johnson.....	11
Dierks, Howard.....	11
Dumas, Desha.....	11
E	
Earle, Crittenden.....	05
El Dorado, Union.....	11
England, Lonoke.....	06
Eudora, Chicot.....	11
Eureka Springs, Carroll.....	11
F	
Farmington, Washington.....	03
Fayetteville, Washington.....	03
Flippin, Marion.....	11
Fordyce, Dallas.....	11
Foreman, Little River.....	11
Forrest City, St. Francis.....	11
Fort Smith, Sebastian.....	10
G	
Gentry, Benton.....	03
Glenwood, Pike.....	11
Gosnell, Mississippi.....	05
Gould, Lincoln.....	11
Gravette, Benton.....	03
Greenbrier, Faulkner.....	06
Green Forest, Carroll.....	11
Greenwood, Sebastian.....	10
Gurdon, Clark.....	11
H	
Hamburg, Ashley.....	11
Hampton, Calhoun.....	11
Harrisburg, Poinsett.....	11
Harrison, Boone.....	11
Haskell, Saline.....	06
Hazen, Prairie.....	11
Heber Springs, Cleburne.....	11
Helena, Phillips.....	11
Hope, Hempstead.....	11
Horseshoe Bend, Izard.....	11
Hot Springs, Garland.....	08
Hoxie, Lawrence.....	11
Hughes, St. Francis.....	11
Huntsville, Madison.....	11
J	
Jacksonville, Pulaski.....	01
Jonesboro, Craighead.....	09
Judsonia, White.....	11
K	
Kensett, White.....	11
L	
Lake City, Craighead.....	09
Lake Village, Chicot.....	11

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

<u>City and County</u>	<u>Territorial Schedule and Code</u>
Lavaca, Sebastian.....	10
Leachville, Mississippi.....	05
Lepanto, Poinsett.....	11
Lewisville, Lafayette.....	11
Lincoln, Washington.....	03
Little Rock, Pulaski.....	01
Lonoke, Lonoke.....	06
Lowell, Benton.....	03
Luxora, Mississippi.....	05
M	
McCrory, Woodruff.....	11
McGehee, Desha.....	11
Madison, St. Francis.....	11
Magnolia, Columbia.....	11
Malvern, Hot Springs.....	11
Mammoth Spring, Fulton.....	11
Manila, Mississippi.....	05
Marianna, Lee.....	11
Marion, Crittenden.....	05
Marked Tree, Poinsett.....	11
Marmaduke, Greene.....	11
Marshall, Searcy.....	11
Marvell, Phillips.....	11
Mayflower, Faulkner.....	06
Melbourne, Izard.....	11
Mena, Polk.....	11
Monette, Craighead.....	09
Monticello, Drew.....	11
Morrilton, Conway.....	11
Mountain Home, Baxter.....	11
Mountain Pine, Garland.....	08
Mountain View, Stone.....	11
Mount Ida, Montgomery.....	11
Mulberry, Crawford.....	10
Murfreesboro, Pike.....	11
N	
Nashville, Howard.....	11
Newark, Independence.....	11
Newport, Jackson.....	11
North Little Rock, Pulaski.....	01
O	
Ola, Yell.....	11
Osceola, Mississippi.....	05
Ozark, Franklin.....	11
P	
Paragould, Greene.....	11
Paris, Logan.....	11
Parkin, Cross.....	11
Pea Ridge, Benton.....	03
Perryville, Perry.....	11
Piggott, Clay.....	11
Pine Bluff, Jefferson.....	06

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

<u>City and County</u>	<u>Territorial Schedule and Code</u>
Pocahontas, Randolph.....	11
Prairie Grove, Washington.....	03
Prescott, Nevada.....	11
R	
Rector, Clay.....	11
Rison, Cleveland.....	11
Rogers, Benton.....	03
Russellville, Pope.....	11
S	
Salem, Fulton.....	11
Searcy, White.....	11
Shannon Hills, Saline.....	06
Sheridan, Grant.....	06
Sherwood, Pulaski.....	01
Siloam Springs, Benton.....	03
Smackover, Union.....	11
South Fort Smith, Sebastian.....	10
Springdale, Washington.....	03
Stamps, Lafayette.....	11
Star City, Lincoln.....	11
Stephens, Ouachita.....	11
Stuttgart, Arkansas.....	11
T	
Texarkana, Miller.....	11
Trumann, Poinsett.....	11
Tuckerman, Jackson.....	11
Turrell, Crittenden.....	05
V	
Van Buren, Crawford.....	10
W	
Waldo, Columbia.....	11
Waldron, Scott.....	11
Walnut Ridge, Lawrence.....	11
Warren, Bradley.....	11
West Fork, Washington.....	03
West Helena, Phillips.....	11
West Memphis, Crittenden.....	05
White Hall, Jefferson.....	06
Wilmot, Ashley.....	11
Wilson, Mississippi.....	05
Wynne, Cross.....	11
Y	
Yellville, Mairon.....	11

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

MOTORCYCLE PROGRAMS

Each policy will be classified into the Classic Program:

CLASSIC PREFERRED RIDER

Available on the Cycle Classic Program.

DEFINITIONS

The following definitions apply throughout this rule except if specifically noted within an individual section:

- a. "Eligible vehicle" is defined as any motorcycle we write as listed in the "Vehicles Eligible to be Written Under a Motorcycle Policy" section of this manual.
- b. "Operator in the household" is defined as any rider of any "eligible vehicle" who is a legal resident of the insured's household, or is a regular operator of the insured's "eligible vehicle", whether or not they have their own vehicle and insurance with us or another company.
- c. "Experience period" is defined as a number of years extending back from a specified date. For new business the specified date is the effective date of coverage. For renewal business the specified date is the annual anniversary date of the policy.
- d. "Claim" is defined as:
 - ◆ any at-fault accident, resulting in paid damages greater than \$0.00 or,
- e. "Major violations" are defined as any alcohol/drug related driving infraction, reckless driving, hit-and-run, or speed contest.
- f. "Minor violation" is defined as any violation not considered a "major violation".

CLASSIC PREFERRED RIDER SCORE COMPONENTS

The Preferred Rider Score consists of evaluating a customer using six distinct components: the Household Lienholder Score, the Household Claim Score, the Household Minor Violation Score, the Household Major Violation Score, the Household Transition Score, and the Household Foreign Operator Score. The Preferred Rider Score is the total of the six components plus a Base Score of **18** plus any adjustments as described in the "APPLYING THE CLASSIC PREFERRED RIDER FACTOR" section of this manual.

APPLYING THE CLASSIC PREFERRED RIDER FACTOR

The Classic Preferred Rider Factor will be applied on a policy level to all "eligible vehicles" according to the qualifications outlined in this rule.

A. The Household Lienholder Score

The Household Lienholder Score is based on whether or not the policy has a lienholder on any vehicle on the policy. Preferred Rider Score points are assigned as shown by the following table. The Household Lienholder Score will be adjusted on the first renewal date following a change in lienholder status.

<u>Household Lienholder Score</u>	<u>Preferred Rider Score Points</u>
Lienholder on Policy	0
No Lienholder on Policy	1

DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL

B. The Household Claim Score

The Household Claim Score is based on the number of “claims” in the household during the defined “experience period”. Preferred Rider Score points are assigned as shown by the following table. “Claims” for individuals who were not or are no longer “operators in the household” will not be used in determining the Household Claim Score. The Household Claim Score will only be adjusted as of the annual anniversary date of the policy; it will not be adjusted mid-term, except when the mid-term change results in operators being added, deleted or replaced to the policy.

<u>Household Claim Score</u>	<u>Preferred Rider Score Points</u>
0 "Claims" in last 3 year "experience period"	7
1 "Claim" in last 3 year "experience period"	5
2+ "Claims" in last 3 year "experience period"	0

C. The Household Minor Violation Score

The Household Minor Violation Score is based on the number of “minor violations” in the household during the defined “experience period”. Preferred Rider Score points are assigned as shown by the following table. “Minor Violations” for individuals who were not or are no longer “operators in the household” will not be used in determining the Household Minor Violation Score. The Household Minor Violation Score will only be adjusted as of the annual anniversary date of the policy; it will not be adjusted mid-term, except when the mid-term change results in operators being added, deleted or replaced to the policy.

<u>Household Minor Violation Score</u>	<u>Preferred Rider Score Points</u>
0 "Minor violations" in last 3 year "experience period"	2
1 "Minor violation" in last 3 year "experience period"	2
2 "Minor violations" in last 3 year "experience period"	1
3 "Minor violations" in last 3 year "experience period"	1
4+ "Minor violations" in last 3 year "experience period"	0

D. The Household Major Violation Score

The Household Major Violation Score is based on the number of “major violations” in the household during the defined “experience period”. Preferred Rider Score points are assigned as shown by the following table. “Major Violations” for individuals who were not or are no longer “operators in the household” will not be used in determining the Household Major Violation Score. The Household Major Violation Score will only be adjusted as of the annual anniversary date of the policy; it will not be adjusted mid-term, except when the mid-term change results in operators being added, deleted or replaced to the policy.

<u>Household Major Violation Score</u>	<u>Preferred Rider Score Points</u>
0 "Major violations" in last 3 year "experience period"	2
1 "Major violation" in last 3 year "experience period"	0
2+ "Major violations" in last 3 year "experience period"	-3

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

E. The Household Transition Score

The Household Transition Score is based on the length of time that has elapsed since the named insured last had cycle insurance in force. Preferred Rider Score points are assigned at new business as shown by the following table. Status of the prior insurance carrier (standard or nonstandard) and prior loss experience have no bearing on the Household Transition Score. Proof of prior insurance is required.

Exception: Personnel returning from overseas duty (government/military/private sector) will be given credit for continuous insurance. No proof of overseas orders required.

<u>Household Transition Score</u>	<u>Preferred Rider Score Points</u>
No Lapse in prior insurance coverage	2
Lapse 1 day to 60 days in prior insurance coverage	1
Lapse greater than 60 days in prior insurance coverage	0

F. The Household Foreign Operator Score

New Business: The Household Foreign Operator Score is based on the number of drivers in the Household who do not have a valid U.S. License but have a valid foreign license or international drivers' license.

Renewals: The Household Foreign Operator Score will be updated at renewal when a U.S. license has been obtained and the US drivers' license information has been provided to the company; it will not be adjusted mid-term, except when the mid-term change results in operators being added, deleted or replaced to the policy.

<u>Household Foreign Operator Score</u>	<u>Preferred Rider Score Points</u>
0 "Foreign Operators" in Household	0
1 "Foreign Operator" in Household	-3
2 "Foreign Operators" in Household	-6
3+ "Foreign Operators" in Household	-9

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

DRIVING RECORD RULES

Use the experience period and combine the driving record for all operators in the household. Count all at-fault accidents, and all major violations.

When multiple major(s) and minor(s) violations on the same day, count the major(s).

When multiple minors occur on the same day, count as one minor.

It will be assumed that all accidents on the driving record were at-fault unless a police report or written explanation is submitted to the contrary. Once a policy is issued, all accidents involving the name insured, spouse or other family member who is a resident of the same household will be counted.

UNVERIFIABLE DRIVING RECORD

- The preferred rider factor will be decreased the equivalent of two majors.
- This will be assessed on any operator whose driving record cannot be verified by a state's bureau of motor vehicles. This charge is an exception to the driving record qualifier.
- The points will be reinstated when the Company receives a valid MVR.

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

BODILY INJURY – All Programs

<u>Limit</u>		<u>Rate</u>
25/50	Base	\$3.65
50/100	Additional	\$2.00
100/300	Additional	\$3.85
250/500	Additional	\$4.95
500/500	Additional	\$6.00

Class Groups:				
<u>Male</u>		<u>Female</u>		
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	<u>Factor</u>
35-49		35-49		1.00
50-64		50-64		1.04
65-74		65-74		1.14
28-34		28-34		1.18
75+		75+		1.25
	35-49		35-49	1.31
	50-64		50-64	1.36
	65-74		65-74	1.49
	28-34		28-34	1.55
23-27	75+	23-27	75+	1.64
	23-27		23-27	2.15
16-22		16-22		3.00
	16-22		16-22	3.93

<u>Territory Info:</u>	
<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

<u>Preferred Rider Factor:</u>	
<u>Preferred Rider Score</u>	<u>Factor</u>
0	8.14
1	7.53
2	6.96
3	6.44
4	5.96
5	5.51
6	5.10
7	4.71
8	4.36
9	4.03
10	3.73
11	3.45
12	3.19
13	2.95
14	2.73
15	2.53
16	2.34
17	2.16
18	2.00
19	1.85
20	1.71
21	1.59
22	1.47
23	1.36
24	1.26
25	1.17
26	1.08
27	1.00
28	0.93
29	0.86
30	0.79
31	0.73
32	0.68
33	0.63
34	0.58
35+	0.54

<u>CC Information:</u>	
<u>Ranges</u>	<u>Factors</u>
0-90	0.26
91-175	0.30
176-225	0.36
226-375	0.42
376-475	0.50
476-575	0.59
576-775	0.69
776-875	0.81
876-1050	0.96
1051-1275	1.13
1276-1375	1.37
1376-1525	1.40
1526-1675	1.45
1676-1975	1.50
1976-2500	1.55

<u>Symbol Information:</u>	
<u>Symbol Range:</u>	<u>Factor:</u>
01-08	1.25
10	0.80
11-12	0.95
13	1.04
14	1.05
15	1.15
16-17	0.87
18	0.90
19-24	0.91
25-27	0.96
28-29	0.90
30	0.87
31	0.91
32	0.97
33	0.89
34-39	0.80
40-41	0.95
42-43	1.05
44	1.04
45-47	0.94
48-49	0.95
50-51	1.25
52-54	2.13
55-57	2.15
58	2.00
59-76	1.00
77	0.90
78-87	1.00
88-89	1.25
90	1.04
91	2.15
92	1.33
93	2.15
94	1.25
95-98	1.00
99	2.50

<u>Vehicle Year Info:</u>	
<u>Vehicle Year:</u>	<u>Factor:</u>
2007+	1.21
2006	1.16
2005	1.10
2004	1.07
2003	1.04
2002	1.02
2001	0.99
2000	0.97
1999	0.94
1995-1998	0.88
1990-1994	0.79
1989-	0.68

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

GUEST PASSENGER LIABILITY – All Programs

<u>Limit</u>		<u>Rate</u>
25/50	Base	\$2.62
50/100	Additional	\$1.50
100/300	Additional	\$3.00
250/500	Additional	\$4.50
500/500	Additional	\$5.75

Class Groups:				
<u>Male</u>		<u>Female</u>		
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	<u>Factor</u>
35-49		35-49		1.00
50-64		50-64		1.04
65-74		65-74		1.14
28-34		28-34		1.18
75+		75+		1.25
	35-49		35-49	1.31
	50-64		50-64	1.36
	65-74		65-74	1.49
	28-34		28-34	1.55
23-27	75+	23-27	75+	1.64
	23-27		23-27	2.15
16-22		16-22		3.00
	16-22		16-22	3.93

<u>Territory Info:</u>	
<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

<u>Preferred Rider Factor:</u>	
<u>Preferred Rider Score</u>	<u>Factor</u>
0	8.14
1	7.53
2	6.96
3	6.44
4	5.96
5	5.51
6	5.10
7	4.71
8	4.36
9	4.03
10	3.73
11	3.45
12	3.19
13	2.95
14	2.73
15	2.53
16	2.34
17	2.16
18	2.00
19	1.85
20	1.71
21	1.59
22	1.47
23	1.36
24	1.26
25	1.17
26	1.08
27	1.00
28	0.93
29	0.86
30	0.79
31	0.73
32	0.68
33	0.63
34	0.58
35+	0.54

<u>CC Information:</u>	
<u>Ranges</u>	<u>Factors</u>
0-90	0.26
91-175	0.30
176-225	0.36
226-375	0.42
376-475	0.50
476-575	0.59
576-775	0.69
776-875	0.81
876-1050	0.96
1051-1275	1.13
1276-1375	1.37
1376-1525	1.40
1526-1675	1.45
1676-1975	1.50
1976-2500	1.55

<u>Symbol Information:</u>	
<u>Symbol Range:</u>	<u>Factor:</u>
01-08	1.25
10	0.80
11-12	0.95
13	1.04
14	1.05
15	1.15
16-17	0.87
18	0.90
19-24	0.91
25-27	0.96
28-29	0.90
30	0.87
31	0.91
32	0.97
33	0.89
34-39	0.80
40-41	0.95
42-43	1.05
44	1.04
45-47	0.94
48-49	0.95
50-51	1.25
52-54	2.13
55-57	2.15
58	2.00
59-76	1.00
77	0.90
78-87	1.00
88-89	1.25
90	1.04
91	2.15
92	1.33
93	2.15
94	1.25
95-98	1.00
99	2.50

<u>Vehicle Year Info:</u>	
<u>Vehicle Year:</u>	<u>Factor:</u>
2007+	1.21
2006	1.16
2005	1.10
2004	1.07
2003	1.04
2002	1.02
2001	0.99
2000	0.97
1999	0.94
1995-1998	0.88
1990-1994	0.79
1989-	0.68

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

PROPERTY DAMAGE LIABILITY – All Programs

<u>Limit</u>		<u>Rate</u>
25,000	Base	\$2.06
50,000	Additional	\$1.00
100,000	Additional	\$2.00

Class Groups:				
<u>Male</u>		<u>Female</u>		
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	<u>Factor</u>
35-49		35-49		1.00
50-64		50-64		1.04
65-74		65-74		1.14
28-34		28-34		1.18
75+		75+		1.25
	35-49		35-49	1.31
	50-64		50-64	1.36
	65-74		65-74	1.49
	28-34		28-34	1.55
23-27	75+	23-27	75+	1.64
	23-27		23-27	2.15
16-22		16-22		3.00
	16-22		16-22	3.93

<u>Territory Info:</u>	
<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

<u>Preferred Rider Factor:</u>	
<u>Preferred Rider Score</u>	<u>Factor</u>
0	8.14
1	7.53
2	6.96
3	6.44
4	5.96
5	5.51
6	5.10
7	4.71
8	4.36
9	4.03
10	3.73
11	3.45
12	3.19
13	2.95
14	2.73
15	2.53
16	2.34
17	2.16
18	2.00
19	1.85
20	1.71
21	1.59
22	1.47
23	1.36
24	1.26
25	1.17
26	1.08
27	1.00
28	0.93
29	0.86
30	0.79
31	0.73
32	0.68
33	0.63
34	0.58
35+	0.54

<u>CC Information:</u>	
<u>Ranges</u>	<u>Factors</u>
0-90	0.26
91-175	0.30
176-225	0.36
226-375	0.42
376-475	0.50
476-575	0.59
576-775	0.69
776-875	0.81
876-1050	0.96
1051-1275	1.13
1276-1375	1.37
1376-1525	1.40
1526-1675	1.45
1676-1975	1.50
1976-2500	1.55

<u>Symbol Information:</u>	
<u>Symbol Range:</u>	<u>Factor:</u>
01-08	1.25
10	0.80
11-12	0.95
13	1.04
14	1.05
15	1.15
16-17	0.87
18	0.90
19-24	0.91
25-27	0.96
28-29	0.90
30	0.87
31	0.91
32	0.97
33	0.89
34-39	0.80
40-41	0.95
42-43	1.05
44	1.04
45-47	0.94
48-49	0.95
50-51	1.25
52-54	2.13
55-57	2.15
58	2.00
59-76	1.00
77	0.90
78-87	1.00
88-89	1.25
90	1.04
91	2.15
92	1.33
93	2.15
94	1.25
95-98	1.00
99	2.50

<u>Vehicle Year Info:</u>	
<u>Vehicle Year:</u>	<u>Factor:</u>
2007+	1.21
2006	1.16
2005	1.10
2004	1.07
2003	1.04
2002	1.02
2001	0.99
2000	0.97
1999	0.94
1995-1998	0.88
1990-1994	0.79
1989-	0.68

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

MEDICAL EXPENSE

Limit*	Premium
\$500	\$3.21

Limits*	Add'l Monthly
1,000	1.00
2,000	4.00
5,000	12.00

*\$50 deductible is applied.

The deductible is waived if the insured/passenger is wearing a helmet at the time of loss.

Class Groups:

<u>Male</u>		<u>Female</u>		<u>Factor</u>
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	
35-49		35-49		1.00
50-64		50-64		1.04
65-74		65-74		1.14
28-34		28-34		1.18
75+		75+		1.25
	35-49		35-49	1.31
	50-64		50-64	1.36
	65-74		65-74	1.49
	28-34		28-34	1.55
23-27	75+	23-27	75+	1.64
	23-27		23-27	2.15
16-22		16-22		3.00
	16-22		16-22	3.93

Preferred Rider Factor:

<u>Preferred Rider Score</u>	<u>Factor</u>
0	8.14
1	7.53
2	6.96
3	6.44
4	5.96
5	5.51
6	5.10
7	4.71
8	4.36
9	4.03
10	3.73
11	3.45
12	3.19
13	2.95
14	2.73
15	2.53
16	2.34
17	2.16
18	2.00
19	1.85
20	1.71
21	1.59
22	1.47
23	1.36
24	1.26
25	1.17
26	1.08
27	1.00
28	0.93
29	0.86
30	0.79
31	0.73
32	0.68
33	0.63
34	0.58
35+	0.54

Symbol Information:

<u>Symbol Range:</u>	<u>Factor:</u>
01-08	1.25
10	0.80
11-12	0.95
13	1.04
14	1.05
15	1.15
16-17	0.87
18	0.90
19-24	0.91
25-27	0.96
28-29	0.90
30	0.87
31	0.91
32	0.97
33	0.89
34-39	0.80
40-41	0.95
42-43	1.05
44	1.04
45-47	0.94
48-49	0.95
50-51	1.25
52-54	2.13
55-57	2.15
58	2.00
59-76	1.00
77	0.90
78-87	1.00
88-89	1.25
90	1.04
91	2.15
92	1.33
93	2.15
94	1.25
95-98	1.00
99	2.50

Territory Info:

<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

CC Information:

<u>Ranges</u>	<u>Factors</u>
0-90	0.26
91-175	0.30
176-225	0.36
226-375	0.42
376-475	0.50
476-575	0.59
576-775	0.69
776-875	0.81
876-1050	0.96
1051-1275	1.13
1276-1375	1.37
1376-1525	1.40
1526-1675	1.45
1676-1975	1.50
1976-2500	1.55

Vehicle Year Info:

<u>Vehicle Year:</u>	<u>Factor:</u>
2007+	1.21
2006	1.16
2005	1.10
2004	1.07
2003	1.04
2002	1.02
2001	0.99
2000	0.97
1999	0.94
1995-1998	0.88
1990-1994	0.79
1989-	0.68

UNINSURED MOTORIST COVERAGE – PROPERTY DAMAGE

<u>Limit</u>		<u>Rate</u>
25,000	Base	\$3.00
50,000	Additional	\$2.00
100,000	Additional	\$4.00

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

UNINSURED MOTORIST COVERAGE – BODILY INJURY

<u>Limit</u>		<u>Rate</u>
25/50	Base	\$3.25
50/100	Additional	\$4.00
100/300	Additional	\$6.00
250/500	Additional	\$12.00
500/500	Additional	\$17.00

UNDERINSURED MOTORIST COVERAGE – BODILY INJURY

<u>Limit</u>		<u>Rate</u>
25/50	Base	\$3.42
50/100	Additional	\$2.00
100/300	Additional	\$3.00
250/500	Additional	\$6.00
500/500	Additional	\$9.00

Class Groups:

<u>Male</u>		<u>Female</u>		<u>Factor</u>
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	
35-64		35-64		1.00
28-34		28-34		1.10
65+	35-64	65+	35-64	1.23
	28-34		28-34	1.35
	65+		65+	1.50
	16-27		16-27	1.50
16-27		16-27		1.55

CC Information:

<u>Ranges</u>	<u>Factors</u>
0-90	0.26
91-175	0.30
176-225	0.36
226-375	0.42
376-475	0.50
476-575	0.59
576-775	0.69
776-875	0.81
876-1050	0.96
1051-1275	1.13
1276-1375	1.37
1376-1525	1.40
1526-1675	1.45
1676-1975	1.50
1976-2500	1.55

Preferred Rider Factor:

<u>Preferred Rider Score</u>	<u>Factor</u>
0	8.14
1	7.53
2	6.96
3	6.44
4	5.96
5	5.51
6	5.10
7	4.71
8	4.36
9	4.03
10	3.73
11	3.45
12	3.19
13	2.95
14	2.73
15	2.53
16	2.34
17	2.16
18	2.00
19	1.85
20	1.71
21	1.59
22	1.47
23	1.36
24	1.26
25	1.17
26	1.08
27	1.00
28	0.93
29	0.86
30	0.79
31	0.73
32	0.68
33	0.63
34	0.58
35+	0.54

Territory Info:

<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

Symbol Information:

<u>Symbol Range:</u>	<u>Factor:</u>
01-08	1.67
10	0.81
11-12	0.97
13	1.07
14	1.39
15	1.52
16-17	1.00
18	0.90
19-24	0.86
25-27	0.63
28-29	0.90
30	1.00
31	0.86
32	0.63
33	0.94
34-37	1.25
38-39	0.80
40-41	0.63
42	0.70
43	1.05
44	1.10
45-47	0.99
48-49	0.95
50-51	0.87
52-54	1.39
55-57	1.35
58	2.00
59-76	1.00
77	0.90
78-87	1.00
88-89	1.67
90	1.52
91	1.39
92	1.10
93	1.39
94	1.67
95-98	1.00
99	2.50

Vehicle Year Info:

<u>Vehicle Year:</u>	<u>Factor:</u>
2007+	1.21
2006	1.16
2005	1.10
2004	1.07
2003	1.04
2002	1.02
2001	0.99
2000	0.97
1999	0.94
1995-1998	0.88
1990-1994	0.79
1989-	0.68

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

FINANCIAL RESPONSIBILITY SR-22 FILING

SR-22 Filings will be available for owner's filings only. Filings will not be made for risks requiring operator's filings. Offered at no charge.

NO-FAULT PERSONAL INJURY PROTECTION COVERAGES –All Territories (Statutory Limits)

\$5,000 Accidental Death Benefits-
Premium: \$6.12 Monthly

Income Disability Benefits-
Premium: \$6.12 Monthly

\$5,000 Medical and Hospital Benefit-
Premium: \$23.00 Monthly

<u>Preferred Rider Factor:</u>	
<u>Preferred Rider Score</u>	<u>Factor</u>
0	8.14
1	7.53
2	6.96
3	6.44
4	5.96
5	5.51
6	5.10
7	4.71
8	4.36
9	4.03
10	3.73
11	3.45
12	3.19
13	2.95
14	2.73
15	2.53
16	2.34
17	2.16
18	2.00
19	1.85
20	1.71
21	1.59
22	1.47
23	1.36
24	1.26
25	1.17
26	1.08
27	1.00
28	0.93
29	0.86
30	0.79
31	0.73
32	0.68
33	0.63
34	0.58
35+	0.54

EXCURSION DIVERSION COVERAGE

For any loss covered by this policy under Comprehensive and Collision, this coverage provides up to \$1,000 for loss or damage to any safety apparel whether being worn at the time of the loss or not. This coverage does not apply to theft of any apparel unless there is a total theft of the motorcycle. Safety apparel does not include helmets.

Figures below are listed for the Classic Preferred Rider program.

In addition:

For any loss covered that occurs more than 100 miles from principal place of residence:

- \$400 maximum per occurrence for temporary lodging, transportation and meals
- \$100 per day for temporary lodging
- \$ 45 per day transportation
- \$ 50 per day meals
- \$400 for lost deposit (every attempt must be made to cancel the reservation)
- \$300 towing and emergency road service

Comprehensive coverage is required for this coverage.

Monthly Premium: \$0.50 for the Classic Program.

TOWING AND ROAD SERVICE COVERAGE

We will pay for labor, towing and/or hauling costs, up to \$50 per loss, caused by disablement of the motorcycle. Labor costs apply only to labor performed at the place of disablement. Available when comprehensive coverage is purchased.

\$50.00 Limit - \$1.00 per month

RENTAL REIMBURSEMENT

\$45 per day, to a maximum total payment of \$1350 for necessary rental of a substitute motor vehicle while the motorcycle described on the declarations page or its replacement is disabled as a result of collision or comprehensive loss covered by the policy - other than theft of the entire motorcycle. Rental reimbursement insurance pays expenses that begin 24 hours after the motorcycle is disabled. It does not pay for any mileage charges.

Coverage is available when insured has either Comprehensive or Comprehensive and Collision coverage.

Classic Program - \$1.00 month

BROAD FORM LIABILITY ENDORSEMENT

Designed for the applicant who has three or more cycles and wishes to have them all insured, Dairyland will provide LIABILITY COVERAGE ONLY for all owned or non-owned cycles, for one premium charge. Liability coverage refers to BI, PD, and Guest Passenger. UM and Medical Expense are available upon request.

Coverage applies to the NAMED INSURED ONLY - no coverage exists for any permissive user, including family members. If physical damage coverage is desired, each cycle must be insured separately for those coverages, including liability.

Any Anti-Theft or Rider Group Discount will not apply to policies with this endorsement.

Premium: There is a policy adjustment of 150% for the Broad Form Liability Endorsement of the otherwise applicable manual premium for a 1331 cc motorcycle, symbol 95 with a model year factor of 1.00. This surcharge doesn't apply to UM.

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

COLLISION - All Programs Except Vintage

Base Rate Amount: \$19.86

Class Groups:				
<u>Male</u>		<u>Female</u>		
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	<u>Factor</u>
50-64		50-64		1.02
65-69		65-69		1.12
45-49		45-49		1.14
35-44		35-44		1.20
70+		70+		1.28
28-34		28-34		1.28
	50-64		50-64	1.31
	65-69		65-69	1.43
	45-49		45-49	1.46
	35-44		35-44	1.54
	70+		70+	1.64
	28-34		28-34	1.92
23-27		23-27		2.40
	23-27		23-27	2.64
16-22		16-22		3.60
	16-22		16-22	3.92

Preferred Rider Factor:

<u>Preferred Rider Score</u>	<u>Factor</u>
0	8.14
1	7.53
2	6.96
3	6.44
4	5.96
5	5.51
6	5.10
7	4.71
8	4.36
9	4.03
10	3.73
11	3.45
12	3.19
13	2.95
14	2.73
15	2.53
16	2.34
17	2.16
18	2.00
19	1.85
20	1.71
21	1.59
22	1.47
23	1.36
24	1.26
25	1.17
26	1.08
27	1.00
28	0.93
29	0.86
30	0.79
31	0.73
32	0.68
33	0.63
34	0.58
35+	0.54

Symbol: Factor:

01-05	1.75
06-07	2.00
08	1.30
10	0.75
11	1.15
12	1.20
13	1.25
14	1.55
15	1.75
16	1.70
17	1.95
18	1.40
19	0.80
20	1.82
21	1.77
22	0.65
23	0.70
24	0.80
25	1.40
26	1.65
27	2.05
28-29	0.65
30	1.13
31	1.10
32	1.50
33	1.25
34	0.70
35	0.75
36	0.95
37	1.00
38-39	0.65
40	1.80
41	1.90
42-43	1.95
44	1.00
45	1.05
46-47	1.20
48-49	0.90
50-51	2.25
52-57	4.00
58-59	2.15
60	2.90
61	3.40
62	3.50
63	3.60
64	2.90
65	3.00
66	3.05
67	3.15
77	1.00
78	1.12
79	1.18
80	1.24
88-89	1.75
90	1.80
91-92	2.25
93-94	4.00
95-98	1.00
99	4.50

CC Information:

<u>Ranges</u>	<u>Factors</u>
0-90	0.13
91-175	0.23
176-225	0.33
226-375	0.43
376-475	0.54
476-575	0.64
576-775	0.74
776-875	0.84
876-1050	0.95
1051-1275	1.05
1276-1375	1.15
1376-1525	1.25
1526-1675	1.35
1676-1975	1.46
1976-2500	1.56

Model Year: Factor:

2007+	1.42
2006	1.30
2005	1.20
2004	1.08
2003	0.98
2002	0.88
2001	0.79
2000	0.71
1999	0.64
1996-1998	0.57
1995-	0.55

Deductible: Factor:

50	1.55
100	1.40
150	1.09
250	1.00
500	0.95
750	0.88
1000	0.74

Territory Info:

<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

COMPREHENSIVE - All Programs Except Vintage

Base Rate Amount: \$9.75

Class Groups:

<u>Male</u>		<u>Female</u>		<u>Factor</u>
<u>Married</u>	<u>Single</u>	<u>Married</u>	<u>Single</u>	
50-64		50-64		1.02
65-69		65-69		1.12
45-49		45-49		1.14
35-44		35-44		1.20
70+		70+		1.28
28-34		28-34		1.28
	50-64		50-64	1.31
	65-69		65-69	1.43
	45-49		45-49	1.46
	35-44		35-44	1.54
	70+		70+	1.64
	28-34		28-34	1.92
23-27		23-27		2.40
	23-27		23-27	2.64
16-22		16-22		3.60
	16-22		16-22	3.92

Preferred Rider Factor:

<u>Preferred Rider Score</u>	<u>Factor</u>
0	8.14
1	7.53
2	6.96
3	6.44
4	5.96
5	5.51
6	5.10
7	4.71
8	4.36
9	4.03
10	3.73
11	3.45
12	3.19
13	2.95
14	2.73
15	2.53
16	2.34
17	2.16
18	2.00
19	1.85
20	1.71
21	1.59
22	1.47
23	1.36
24	1.26
25	1.17
26	1.08
27	1.00
28	0.93
29	0.86
30	0.79
31	0.73
32	0.68
33	0.63
34	0.58
35+	0.54

Symbol: Factor:

01-05	1.75
06-07	2.00
08	1.30
10	0.75
11	1.15
12	1.20
13	1.25
14	1.55
15	1.75
16	1.70
17	1.95
18	1.40
19	0.80
20	1.82
21	1.77
22	0.65
23	0.70
24	0.80
25	1.40
26	1.65
27	2.05
28-29	0.65
30	1.13
31	1.10
32	1.50
33	1.25
34	0.70
35	0.75
36	0.95
37	1.00
38-39	0.65
40	1.80
41	1.90
42-43	1.95
44	1.00
45	1.05
46-47	1.20
48-49	0.90
50-51	2.25
52-57	4.00
58-59	2.15
60	2.90
61	3.40
62	3.50
63	3.60
64	2.90
65	3.00
66	3.05
67	3.15
77	1.00
78	1.12
79	1.18
80	1.24
88-89	1.75
90	1.80
91-92	2.25
93-94	4.00
95-98	1.00
99	4.50

CC Information:

<u>Ranges</u>	<u>Factors</u>
0-90	0.13
91-175	0.23
176-225	0.33
226-375	0.43
376-475	0.54
476-575	0.64
576-775	0.74
776-875	0.84
876-1050	0.95
1051-1275	1.05
1276-1375	1.15
1376-1525	1.25
1526-1675	1.35
1676-1975	1.46
1976-2500	1.56

Model Year: Factor:

2007+	1.42
2006	1.30
2005	1.20
2004	1.08
2003	0.98
2002	0.88
2001	0.79
2000	0.71
1999	0.64
1996-1998	0.57
1995-	0.55

Deductible: Factor:

50	1.20
100	1.13
150	1.08
250	1.00
500	0.93
750	0.89
1000	0.83

Territory Info:

<u>Code:</u>	<u>Factor:</u>
1	1.00
3	1.00
5	1.00
6	1.00
8	1.00
9	1.00
10	1.00
11	1.00

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

SYMBOL DESCRIPTIONS

SYMBOL	GENERAL DESCRIPTION	SYMBOL	GENERAL DESCRIPTION
1	MOPED 1	50	SPORT PERFORMANCE 1
2	MOPED 2	51	SPORT PERFORMANCE 2
3	SMALL WHEELED STREET BIKE 1	52	HIGH PERFORMANCE A1
4	SMALL WHEELED STREET BIKE 2	53	HIGH PERFORMANCE A2
5		54	HIGH PERFORMANCE A3
6		55	HIGH PERFORMANCE B1
7		56	HIGH PERFORMANCE B2
8	MOPED/SMALL WHEELED VINTAGE	57	HIGH PERFORMANCE B3
9	UNASSIGNED	58	HIGH PERFORMANCE VINTAGE
10	HD - SPORTSTER	59	
11	HD - CRUISER-FX - 1	60	HIGH STYLED MOTORCYCLE 1
12	HD - CRUISER-FX - 2	61	HIGH STYLED MOTORCYCLE 2
13	HD - CRUISER-FX - 3	62	HIGH STYLED MOTORCYCLE 3
14	HD - TOURING - FL - 1	63	HIGH STYLED MOTORCYCLE 4
15	HD - TOURING - FL - 2	64	CAM 1
16	HD - VROD	65	CAM 2
17	HD - CVO	66	CAM 3
18	HD - VINTAGE	67	CAM 4
19	BUELL-1	68	
20	BUELL-2	69	
21	BUELL-3	70	
22	STREET BIKE - 1	71	
23	STREET BIKE - 2	72	
24	STREET BIKE - 3	73	
25	STREET SPORT - 1	74	
26	STREET SPORT - 2	75	
27	STREET SPORT - 3	76	
28	STREET & STREET SPORT VINTAGE	77	
29		78	
30	BMW DUAL PURPOSE	79	
31	BMW STREET BIKE	80	
32	BMW STREET SPORT	81	
33	BMW TOURING	82	
34	CRUISER - 1	83	
35	CRUISER - 2	84	
36	CRUISER - 3	85	
37	CRUISER - 4	86	
38	CRUISER VINTAGE	87	
39		88	DEFAULT 1
40	TOURING - SPORT - 1	89	DEFAULT 2
41	TOURING - SPORT - 2	90	DEFAULT 3
42	TOURING - SPORT - 3	91	DEFAULT 4
43		92	DEFAULT 5
44	TOURING 1	93	DEFAULT 6
45	TOURING 2	94	DEFAULT 7
46	TOURING 3	95	BROAD FORM POLICIES
47	TOURING 4	96	SAFE TRIP POLICIES
48	TOURING & TOURING SPORT VINTAGE	97	
49		98	
		99	UNACCEPTABLE VEHICLE

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

EQUIPMENT COVERAGE

Monthly Premium - \$0.45 for each \$100 of equipment value

We define optional equipment as any equipment or accessories that are not factory standard. Factory standard equipment is the standard equipment on the motorcycle, as defined by the manufacturer, and determined from information included with the Vehicle Identification Number.

Under the Classic Program, the first \$3000 of optional equipment will be provided at no cost. Additional optional equipment will not be covered unless specific coverage for that equipment is purchased.

PERFORMANCE MODIFICATION CHARGE

Apply the performance modification policy adjustment if applicable to the otherwise applicable program rates.

Definition

Policy Adjustment

Addition of turbocharger or supercharger

150%

PHYSICAL DAMAGE PLUS ENDORSEMENT (Our "Genuine" Promise)

Dairyland promises to use only GENUINE MANUFACTURER'S PARTS when repairing the insured motorcycle. Total losses are still settled according to the policy. In addition, we will replace any accessory purchased within the last five years, without deduction for depreciation. The insured must furnish proof of when purchased. The accessory must be considered a total loss for this to apply. For partial losses, the accessory's actual cash value will be used. The limit automatically provided or selected for "Optional Equipment" is the maximum coverage we provide. Available when comprehensive and collision are purchased.

DEFINITION OF ACCESSORY: Optional equipment or mechanical alterations attached to or made part of the cycle which are not standard equipment as defined by the manufacturer.

It is not available with Vintage comprehensive or collision

Limit Factor = 1.00

Annual Premium: \$25.00 for Classic Preferred Rider Programs. No discounts apply.

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

REPLACEMENT COST COVERAGE

This coverage is for the replacement cost of bikes considered a total loss (excluding theft and larceny). Please see endorsement for more details.

- Available when comprehensive and collision coverage are purchased
- Coverage is available for 3 years, based on model year.
- All discounts apply to this coverage.
- Optional Equipment is not covered.
- Available in all programs except Vintage comprehensive and collision.
- Bike must be purchased in past 90 days. (proof of purchase must be furnished with a claim).
- Bike must be previously untitled.

Base Rate Amount:	\$1.00
-------------------	--------

Class Groups:		
<u>Married</u>	<u>Single</u>	<u>Factor</u>
16+	25+	1.00
	16-24	2.00

<u>Symbol</u>	<u>Factor:</u>
01-08	1.00
10-19	1.50
20-49	1.00
50-69	3.00
70-99	1.00

Preferred Rider Factor:

<u>Preferred Rider Score</u>	<u>Factor</u>
0	8.14
1	7.53
2	6.96
3	6.44
4	5.96
5	5.51
6	5.10
7	4.71
8	4.36
9	4.03
10	3.73
11	3.45
12	3.19
13	2.95
14	2.73
15	2.53
16	2.34
17	2.16
18	2.00
19	1.85
20	1.71
21	1.59
22	1.47
23	1.36
24	1.26
25	1.17
26	1.08
27	1.00
28	0.93
29	0.86
30	0.79
31	0.73
32	0.68
33	0.63
34	0.58
35+	0.54

DISCOUNTS

The following are available in our Classic Program for all coverages except Uninsured/Underinsured Motorist and Physical Damage Plus:

MOTORCYCLE RIDER GROUP DISCOUNT – 5%

For each insured who is a member of a recognized motorcycle SAFETY CLUB or ORGANIZATION (such as Gold Wing Road Riders Association), a 5% discount is applicable to all policies. To qualify, the club or organization must meet Dairyland's standards for a group whose membership is composed mainly of motorcycle owners and riders, and a principal function of which is to promote safety, education and improved riding skills.

MOTORCYCLE RIDER COURSE DISCOUNT – 2%

(The rider course discount is provided for those individuals who have taken a rider course specifically designed for motorcycle riders.) Insured must have successfully completed a Motorcycle Safety Foundation Rider Course, advanced rider course, military, police training courses, or other state certified motorcycle safety course within the past five years.

ANTI-THEFT DISCOUNT – 5% - Discontinuing for new business with this submission

For each insured motorcycle that has an audible anti-theft alarm installed, has NICB "Phantom Footprints®", DataDot™ Asset Identification System installed on the insured motorcycle's parts, LoJack® or other non-audible security system, any vehicle with comprehensive coverage will qualify for a 5% discount

We are discontinuing our anti-theft discounts for new business written 04-21-2008 and after, however we are keeping it in place for any existing policy currently in force. If a current renewal policy with the discount lapses, requiring a new application, they will be treated as new business and no longer be eligible for the discount.

HOME OWNERSHIP - 20%

Home Ownership includes condominiums or town homes, but excludes modular or mobile homes. Proof of Home Ownership (i.e., copy of Homeowner's insurance declaration page, property tax assessment or mortgage payment coupon) must be submitted to the company.

- Proof will be required if the insured changes address during the policy term.
- The insured's name and property address on the document showing ownership must be the same as the insured's name and mailing address on our policy. The insured must reside in the home and be a declared operator.

THE TOTAL OF ALL ABOVE DISCOUNTS MAY NOT EXCEED 25%

MULTI-CYCLE DISCOUNT – 20% (in addition to 25% maximum)

A 20% discount applies to all cycles on a multiple cycle policy. Multi-cycle rules:

1. A maximum of three cycles per policy.
2. Only cycles owned by the Named Insured and Resident Spouse may be combined on a multi-cycle policy.
3. All cycles must have the same liability coverages and limits.

ANNUAL FOUR SEASONS DISCOUNT

All policies are written at 10 times the monthly rate in recognition of the limited use during winter months, except for the following coverages: Physical Damage Plus, Vintage Comprehensive and Collision, Excursion Diversion, Vintage Excursion Diversion, Vintage Towing and Vintage Rental Reimbursement.

MISCELLANEOUS MOTORCYCLE RULES

AUTOMOBILE DISCOUNTS DO NOT APPLY TO MOTORCYCLE POLICIES.

INSTALLMENT FEE

A \$7.00 fee will be added to each installment billing for those insureds on a pay plan.

LATE FEE

A \$5.00 late fee will be assessed on each installment that is postmarked after the due date indicated on the premium notice, or in the case of payments made in-person, received by us or our agent after the due date indicated. The fee is fully earned and non-refundable. Any payment received is applied to any outstanding late fee first, then to premium. Failure to pay late fees will result in policy cancellation for non-payment.

CANCELLATION RULE

1. If a policy is cancelled by the company, or canceled by the insured because the vehicle was sold, involved in an accident resulting in a total loss, or the insured is deceased, compute on a pro rata basis any premium owed or premium to be returned using the policy premium including the annual term discount (referred to as the discounted premium).
2. If a policy is canceled for non-payment, the annual term discount will no longer apply to the policy. Re-compute the premium without the annual term discount applied. This is the non-discounted premium. Using this non-discounted premium, compute on a pro rata basis any premium to be refunded or premium owed for the policy period through the cancellation date.
3. If a policy is canceled by the insured for any other reason than those listed above, the annual term discount will no longer apply to the policy. Re-compute the premium without the annual term discount applied. This is the non-discounted premium. Using this non-discounted premium, return any premium to be refunded at 90% of the pro rata unearned premium or compute any premium owed on a pro rata basis, for the policy period through the cancellation date.

(NOTE: The annual discounted premium is the most we will bill or charge the policyholder in all cases, even if the re-calculated non-discounted premium owed exceeds that amount. In these cases, premium amounts above the annual discounted premium will be waived.)

MINIMUM PREMIUM - \$55.00

This premium will be considered fully earned unless canceled at the option of the company. Nonpayment of premium by the insured is not considered a cancellation at the option of the company.

5% RENEWAL RATE CAP

In order to minimize any large premium changes to existing policies associated with the changes to our rating procedures, we will implement a rating adjustment to all renewal policies receiving greater than a +/- 5% change in their premiums. A factor will be applied to the coverage premiums to cap the change in premium.

**DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL**

VINTAGE CYCLES

COMPREHENSIVE and COLLISION coverages

All motorcycles 30 years old and older qualify for Dairyland's Vintage Cycle program. Coverage is issued for physical damage on a "cost per \$100" basis as follows:

LIABILITY coverage is required with the Vintage Cycle Program. There will be a physical damage deductible of \$250. There is a minimum coverage premium of \$45 per year for comp vintage and collision vintage combined.

Comprehensive monthly base rate - \$1.00

Collision monthly base rate - \$1.00

TERRITORY FACTORS

<u>Territory</u>	<u>Factor</u>
All	2.22

DEDUCTIBLE RATE FACTOR

\$250 deductible = 1.00

VINTAGE CYCLE TOWING COVERAGE

Limit: \$50 per occurrence

Limit factor - \$50 limit = 1.00

Monthly Premium: \$0.75

VINTAGE RENTAL REIMBURSEMENT

\$45 per day, to a maximum total payment of \$1350 for necessary rental of a motor vehicle while the motorcycle described on the declarations page or its replacement is disabled as a result of collision or comprehensive loss covered by the policy - other than theft of the entire motorcycle. Rental reimbursement insurance pays expenses that begin 24 hours after the motorcycle is disabled. It does not pay for any mileage charges. Available when vintage comprehensive and vintage collision coverage is purchased. Classic Program - \$1.00 month

VINTAGE EXCURSION DIVERSION COVERAGE

For any loss covered by this policy under Comprehensive or Collision, this coverage provides up to \$1,000 for loss or damage to any safety apparel whether being worn at the time of the loss or not. This coverage does not apply to theft of any apparel unless there is a total theft of the motorcycle. Safety apparel does not include helmets.

Figures below are listed for the Classic Preferred Rider program.

In addition:

For any loss covered that occurs more than 100 miles from principal place of residence:

- \$400 maximum per occurrence for temporary lodging, transportation and meals

- \$100 per day for temporary lodging

- \$ 45 per day transportation

- \$ 50 per day meals

- \$400 for lost deposit (every attempt must be made to cancel the reservation)

- \$300 towing and emergency road service

Included when insured has either Comprehensive or Comprehensive and Collision coverages.

Monthly Premium: \$0.50 for the Classic Program.

MOTORCYCLE RATING FORMULA

Use the following steps to calculate the premium for any coverage except for the following: physical damage plus, vintage comprehensive, vintage collision and vintage towing. If a particular factor is not applicable, use a factor of 1.00.

Rate calculations are carried out to two decimal places and penny rounded. Rounding operations adjust the premium to the nearest whole dollar.

1. Multiply the following factors:
 - Base Rate
 - Class
 - Territory
 - Engine Displacement
 - Model Year
 - Preferred Rider Score
2. Add Expense amount.
3. Dollar round.
4. Compare this amount to the Minimum Coverage Premium and use higher amount.
5. Multiply the symbol factor.
6. Dollar round. Save this amount for later comparison (A).
7. Multiply by the limit/deductible factor (or add amount).
8. Save this amount for later comparison (B).
9. If Limit/Deductible Minimum Adjustment amount is not equal to zero, compare (A+ Minimum Adjustment) to B and use the higher amount.
10. If the Coverage Adjustment is not equal to zero, multiply factor (or add amount).
11. Calculate amount C by totaling the discounts/policy adjustments included in the cap. If this amount exceeds the cap percentage then set it equal to the cap percentage.
12. Calculate amount D by totaling the discounts/policy adjustments excluded from the cap. Do not include the annual months off discount in this amount.
13. Multiply by $(1 - (C + D))$.
14. For annual policies, multiply by (12 - months off annual discount).

* Where applicable, rating adjustment will be applied

DAIRYLAND INSURANCE COMPANY
ARKANSAS MOTORCYCLE MANUAL

Use the following steps to calculate the premium for physical damage plus or vintage coverages comp, coll and towing. If a particular factor is not applicable use a factor of 1.00.

Rate calculations are carried out to two decimal positions and penny rounded.

1. Multiply the following factors:
 - Base Rate
 - Class
 - Territory
 - Engine Displacement
 - Model Year
 - Preferred Rider Score
2. Add Expense amount.
3. Multiply by Symbol factor.
4. Save this amount for later calculations (A).
5. Calculate amount B by totaling the discounts/policy adjustments included in the cap. If this amount exceeds the cap percentage then set it equal to the cap percentage.
6. Calculate amount C by totaling the discounts/policy adjustments excluded from the cap. Do not include the annual months off discount in this amount.
7. Vintage Towing (TRSV):
 - Multiply amount (A) by Limit factor.
 - Multiply by $(1 - (B + C))$.
 - Multiply by 12 to get the annual coverage premium amount.
8. Vintage Comp and Coll (COMPV, COLLV):
 - Divide the motorcycle's full appraised value (including all special equipment) by 100 and dollar round.
 - Multiply by the Deductible rate factor.
 - Multiply by amount (A).
 - Multiply by $(1 - (B + C))$.
 - Compare this amount to the Minimum Coverage Premium and use higher amount.
 - This is the annual coverage premium amount.
9. Physical Damage Plus (PHYDP):
 - Multiply amount (A) by Limit factor.
 - Multiply by $(1 - (B + C))$.
 - Compare this amount to the Minimum Coverage Premium and use higher amount.
 - This is the annual coverage premium amount.

* Where applicable, rating adjustment will be applied

SERFF Tracking Number:	SEPX-125468146	State:	Arkansas
Filing Company:	Dairyland Insurance Company	State Tracking Number:	EFT \$100
Company Tracking Number:	PA AR0796354R01		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0002 Motorcycle
Product Name:	AR DMP 2008		
Project Name/Number:	2008 DIC Cycle/AR DMP 2008		

Supporting Document Schedules

Bypassed -Name:	NAIC loss cost data entry document	Review Status:	
Bypass Reason:	N/A	Filed	02/07/2008
Comments:			

Bypassed -Name:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Review Status:	
Bypass Reason:	N/A	Filed	02/07/2008
Comments:			

Bypassed -Name:	APCS-Auto Premium Comparison Survey	Review Status:	
Bypass Reason:	N/A	Filed	02/07/2008
Comments:			

Satisfied -Name:	Exhibit I, Exhibit II, Exhibit III, Exhibit IV, Exhibit V, Exhibit VI	Review Status:	
Comments:		Filed	02/07/2008
Attachments:			
	Exhibit I.PDF		
	Exhibit II.PDF		
	Exhibit III.PDF		
	Exhibit IV.PDF		
	Exhibit V.PDF		
	Exhibit VI.PDF		

Satisfied -Name:	Transmittal	Review Status:	
Comments:		Filed	02/07/2008
Attachment:			

<i>SERFF Tracking Number:</i>	<i>SEPX-125468146</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Dairyland Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>PA AR0796354R01</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0002 Motorcycle</i>
<i>Product Name:</i>	<i>AR DMP 2008</i>		
<i>Project Name/Number:</i>	<i>2008 DIC Cycle/AR DMP 2008</i>		

Transmittal.PDF

<i>SERFF Tracking Number:</i>	<i>SEPX-125468146</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Dairyland Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>PA AR0796354R01</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0002 Motorcycle</i>
<i>Product Name:</i>	<i>AR DMP 2008</i>		
<i>Project Name/Number:</i>	<i>2008 DIC Cycle/AR DMP 2008</i>		

Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	
		Filed	02/07/2008

Comments:

Attachment:

Transmittal.PDF

RATE LEVEL INDICATION DAIRYLAND MOTORCYCLE											EXHIBIT I
As of 9/30/2007 Trended to 3/31/2009			Credibility Weighted Indications Without Growth Factors					ARKANSAS			
Rolling Accident Year (Q#-Quarter#)							Total Liability	CP	CL	Physical Damage	TOTAL
1 Earned Premium Excluding fees	Q403-Q304	233,146	66,790	160,208	9,992	35,942	506,078	304,311	380,382	684,693	1,190,771
	Q404-Q305	241,017	66,007	179,512	11,505	31,013	529,055	318,806	380,311	699,117	1,228,172
	Q405-Q306	266,789	79,078	186,611	12,988	36,047	581,513	370,557	455,082	825,639	1,407,152
	Q406-Q307	279,212	88,117	192,297	15,324	42,044	616,994	369,772	523,013	892,785	1,509,779
Total		1,020,163	299,992	718,628	49,808	145,047	2,233,639	1,363,446	1,738,788	3,102,234	5,335,873
2 Premium Trend	Q403-Q304	1.041	1.041	1.041	1.041	1.041		1.126	1.126		
	Q404-Q305	1.030	1.030	1.030	1.030	1.030		1.093	1.093		
	Q405-Q306	1.020	1.020	1.020	1.020	1.020		1.061	1.061		
	Q406-Q307	1.010	1.010	1.010	1.010	1.010		1.030	1.030		
3 Fees Policy, Rein., or Service	Q403-Q304	6,081	1,742	4,179	261	937	13,200	7,937	9,921	17,859	31,058
	Q404-Q305	6,614	1,811	4,926	316	851	14,519	8,749	10,437	19,186	33,705
	Q405-Q306	8,955	2,654	6,264	436	1,210	19,519	12,438	15,275	27,713	47,231
	Q406-Q307	10,291	3,248	7,088	565	1,550	22,741	13,629	19,277	32,906	55,647
4 Case Incurred Losses and ALAE	Q403-Q304	102,112	33,757	136,234	9,538	2,228	283,869	182,392	240,053	422,444	706,313
	Q404-Q305	166,841	33,309	46,020	15,956	15,748	277,874	122,681	303,421	426,102	703,976
	Q405-Q306	80,925	46,629	11,417	2,014	20,247	161,232	238,239	320,990	559,229	720,461
	Q406-Q307	130,245	50,039	81,823	16,483	36,398	314,988	170,427	420,264	590,691	905,679
5 Loss Develop. Factors CASE Countrywide 3 yr cum	Q403-Q304	1.025	1.002	1.026	0.996	0.991		0.999	0.999	0.999	
	Q404-Q305	1.070	1.006	1.079	0.999	0.961		0.999	0.996	0.997	
	Q405-Q306	1.204	1.008	1.305	0.989	0.959		0.995	0.979	0.986	
	Q406-Q307	2.182	1.143	3.095	1.046	1.173		1.057	0.904	0.948	
6 Projected L/R before trend (4x5)/(1+3)	Q403-Q304	43.7%	49.3%	85.0%	92.7%	6.0%	55.8%	58.4%	61.4%	60.1%	58.3%
	Q404-Q305	72.1%	49.4%	26.9%	134.9%	47.5%	53.9%	37.4%	77.3%	59.1%	56.9%
	Q405-Q306	35.3%	57.5%	7.7%	14.8%	52.1%	30.1%	61.9%	66.8%	64.6%	50.3%
	Q406-Q307	98.2%	62.6%	127.0%	108.5%	97.9%	102.3%	47.0%	70.0%	60.5%	77.6%
7a Rate level adjustment factors (Premium Factors)	Q403-Q304	1.034	1.153	1.183	1.244	1.159		0.987	1.358	1.334	
	Q404-Q305	0.964	1.100	0.952	1.240	1.154		0.943	1.291	1.231	
	Q405-Q306	1.005	1.086	0.919	1.129	1.147		0.942	1.243	1.170	
	Q406-Q307	1.070	1.090	0.919	1.037	1.116		1.030	1.158	1.133	
7b (Service Fee Factors)	Q403-Q304	1.000	1.000	1.000	1.000	1.000		1.000	1.000		
	Q404-Q305	1.000	1.000	1.000	1.000	1.000		1.000	1.000		
	Q405-Q306	1.000	1.000	1.000	1.000	1.000		1.000	1.000		
	Q406-Q307	1.000	1.000	1.000	1.000	1.000		1.000	1.000		
8 Earned Premiums at current rate levels (1x2x7a)+(3x7b)	Q403-Q304	257,032	81,856	201,325	13,195	44,277	597,686	345,965	591,166	937,131	1,534,816
	Q404-Q305	245,987	76,641	181,018	15,020	37,721	556,387	337,428	546,756	884,183	1,440,571
	Q405-Q306	282,361	90,235	181,243	15,392	43,387	612,618	382,806	615,600	998,406	1,611,024
	Q406-Q307	312,058	100,238	185,648	16,608	48,939	663,491	405,755	643,361	1,049,116	1,712,607
Total		1,097,439	348,971	749,234	60,215	174,323	2,430,182	1,471,953	2,396,883	3,868,836	6,299,019
9 ULAE Factors	Q403-Q304	1.094	1.094	1.094	1.094	1.094		1.094	1.094		
	Q404-Q305	1.094	1.094	1.094	1.094	1.094		1.094	1.094		
	Q405-Q306	1.094	1.094	1.094	1.094	1.094		1.094	1.094		
	Q406-Q307	1.094	1.094	1.094	1.094	1.094		1.094	1.094		
10 Trend Factors	Q403-Q304	1.506	1.317	1.379	1.506	4.898		0.859	1.357		
	Q404-Q305	1.863	1.320	1.414	1.863	3.804		0.975	1.326		
	Q405-Q306	1.512	1.073	1.282	1.512	2.208		0.852	1.166		
	Q406-Q307	1.124	1.082	1.124	1.124	1.440		0.960	1.103		
11 Projected Loss and LAE ratio - using on-level premiums [(4x5x9x10)/8]	Q403-Q304	67.1%	59.5%	104.7%	118.6%	26.7%	76.9%	49.5%	60.2%	56.3%	64.3%
	Q404-Q305	148.0%	63.2%	42.4%	216.4%	167.0%	105.1%	38.7%	80.1%	64.3%	80.1%
	Q405-Q306	57.1%	61.1%	11.5%	21.4%	108.0%	46.9%	57.8%	65.1%	62.3%	56.4%
	Q406-Q307	111.9%	67.5%	167.7%	127.6%	137.4%	123.1%	46.6%	71.2%	61.7%	85.5%
	Q403-Q306	88.8%	61.2%	54.7%	118.0%	97.1%	75.4%	49.1%	68.1%	60.9%	66.5%
	Q404-Q307	104.0%	64.1%	74.6%	136.2%	136.2%	92.2%	48.0%	71.8%	62.7%	74.0%
	Q405-Q307	85.9%	64.5%	90.5%	76.5%	123.6%	86.5%	52.0%	68.2%	62.0%	71.4%
	Q406-Q307	111.9%	67.5%	167.7%	127.6%	137.4%	123.1%	46.6%	71.2%	61.7%	85.5%
12 Permissible Loss and LAE ratio		61.2%	61.2%	61.2%	61.2%	61.2%		63.7%	63.7%		
13 Trended Permissible		64.9%	63.6%	64.9%	64.9%	73.4%		62.4%	66.8%		
14 Earned Exposure Months	Q403-Q304	102,376	51,176	33,457	2,554	5,571	195,134	87,405	29,900	117,305	312,439
	Q404-Q305	100,300	50,145	32,133	2,635	5,174	190,387	85,728	29,819	115,547	305,934
	Q405-Q306	111,435	55,713	34,541	2,644	6,719	211,052	85,363	33,019	118,382	329,434
	Q406-Q307	121,567	60,783	36,275	2,642	7,353	228,620	81,030	34,999	116,029	344,649
Q403-Q306 Q404-Q307 Q405-Q307 Q406-Q307	314,111	157,034	100,131	7,833	17,464	596,573	258,496	92,738	351,234	947,807	
	333,302	166,641	102,949	7,921	19,246	630,059	252,121	97,037	349,958	980,017	
	233,002	116,496	70,816	5,286	14,072	439,672	166,393	68,018	234,411	674,083	
	121,567	60,783	36,275	2,642	7,353	228,620	81,030	34,999	116,029	344,649	
15 Full Credibility		12,500,000	2,500,000	8,500,000	900,000	900,000		1,200,000	500,000		
16 Credibility - using Square root rule and full credibility above	Q403-Q306	0.159	0.251	0.109	0.093	0.139		0.464	0.431		
	Q404-Q307	0.163	0.258	0.110	0.094	0.146		0.458	0.442		
	Q405-Q307	0.137	0.216	0.091	0.077	0.125		0.372	0.369		
	Q406-Q307	0.099	0.156	0.065	0.054	0.090		0.260	0.265		
17 Credibility weighted loss and LAE ratio - uses C/W Permissible as the complement	Q403-Q306	68.7%	63.0%	63.8%	69.8%	76.7%		56.2%	67.4%		
	Q404-Q307	71.3%	63.8%	65.9%	70.1%	82.6%		55.8%	69.0%		
	Q405-Q307	67.7%	63.8%	67.2%	65.8%	79.7%		58.5%	67.3%		
	Q406-Q307	69.5%	64.2%	71.6%	68.3%	79.2%		58.3%	68.0%		
18 Indicated rate level change	Q403-Q306	9.6%	2.4%	3.3%	11.1%	20.0%	7.3%	-9.3%	4.7%	-0.6%	2.5%
	Q404-Q307	12.9%	3.3%	6.1%	11.5%	27.5%	10.5%	-9.8%	6.7%	0.4%	4.3%
	Q405-Q307	8.4%	3.4%	7.7%	5.9%	23.8%	8.5%	-6.4%	4.6%	0.4%	3.5%
	Q406-Q307	10.7%	3.9%	13.4%	9.1%	23.2%	11.3%	-6.7%	5.4%	0.7%	4.8%

As of: CYCLE LINES CASE LOSS AND ALAE DEVELOPMENT
 SEPTEMBER 2007 on a ROLLING ACCIDENT YEAR BASIS
 STATE..... COUNTRY-WIDE
 COVERAGE..... BI

Exhibit II
 Page 1 of 6

ROLLING ACC YR	12 MOS	24 MOS	36 MOS	48 MOS	60 MOS	72 MOS	84 MOS
Q400-Q301	---	10,770,261	11,406,985	11,856,517	12,002,565	12,045,864	12,160,407
Q401-Q302	4,958,494	9,185,895	10,226,085	10,763,923	10,878,737	10,908,704	
Q402-Q303	3,705,589	6,910,134	7,923,383	8,417,650	8,524,220		
Q403-Q304	3,755,400	7,075,552	7,893,122	8,035,366			
Q404-Q305	3,220,213	5,440,112	6,050,282				
Q405-Q306	3,709,469	6,915,727					
Q406-Q307	5,130,263						
	12-24	24-36	36-48	48-60	60-72	72-84	
Q400-Q301	---	1.059	1.039	1.012	1.004	1.010	
Q401-Q302	1.853	1.113	1.053	1.011	1.003		
Q402-Q303	1.865	1.147	1.062	1.013			
Q403-Q304	1.884	1.116	1.018				
Q404-Q305	1.689	1.112					
Q405-Q306	1.864						
SELECTED TAIL FACTOR:							1.000
3 YR AVG	1.813	1.125	1.044	1.012	1.003	1.010	
2 YR AVG	1.777	1.114	1.040	1.012	1.003	1.010	
4 YR AVG - H/L	1.865	1.114					
	12-24	24-84	36-84	48-84	60-84	72-84	
3 YR CUM	2.182	1.204	1.070	1.025	1.013	1.010	
2 YR CUM	2.109	1.187	1.066	1.025	1.013	1.010	
1 YR CUM	2.164	1.161	1.044	1.025	1.012	1.010	

As of: CYCLE LINES CASE LOSS AND ALAE DEVELOPMENT
 SEPTEMBER 2007 on a ROLLING ACCIDENT YEAR BASIS
 STATE..... COUNTRY-WIDE
 COVERAGE..... PD

Exhibit II
 Page 2 of 6

ROLLING ACC YR	12 MOS	24 MOS	36 MOS	48 MOS	60 MOS	72 MOS	84 MOS
Q400-Q301	---	3,151,500	3,165,713	3,175,129	3,185,235	3,186,442	3,184,893
Q401-Q302	2,418,209	2,722,160	2,745,888	2,751,487	2,758,133	2,758,677	
Q402-Q303	1,854,523	2,311,496	2,258,556	2,271,286	2,272,520		
Q403-Q304	1,958,466	2,130,147	2,165,899	2,175,344			
Q404-Q305	1,828,495	2,088,444	2,117,332				
Q405-Q306	2,297,186	2,686,227					
Q406-Q307	2,418,628						
	12-24	24-36	36-48	48-60	60-72	72-84	
Q400-Q301	---	1.005	1.003	1.003	1.000	1.000	
Q401-Q302	1.126	1.009	1.002	1.002	1.000		
Q402-Q303	1.246	0.977	1.006	1.001			
Q403-Q304	1.088	1.017	1.004				
Q404-Q305	1.142	1.014					
Q405-Q306	1.169						
SELECTED TAIL FACTOR:							1.000
3 YR AVG	1.133	1.003	1.004	1.002	1.000	1.000	
2 YR AVG	1.156	1.015	1.005	1.001	1.000	1.000	
4 YR AVG - H/L	1.156						
	12-24	24-84	36-84	48-84	60-84	72-84	
3 YR CUM	1.143	1.008	1.006	1.002	1.000	1.000	
2 YR CUM	1.181	1.022	1.006	1.001	1.000	1.000	
1 YR CUM	1.191	1.019	1.005	1.000	1.000	1.000	

As of: CYCLE LINES CASE LOSS AND ALAE DEVELOPMENT
 SEPTEMBER 2007 on a ROLLING ACCIDENT YEAR BASIS
 STATE..... COUNTRY-WIDE
 COVERAGE..... UM

Exhibit II
 Page 3 of 6

ROLLING ACC YR	12 MOS	24 MOS	36 MOS	48 MOS	60 MOS	72 MOS	84 MOS
Q400-Q301	---	8,919,846	10,587,265	11,364,972	11,615,195	11,702,166	11,777,046
Q401-Q302	4,193,106	8,955,102	10,355,082	11,273,813	11,344,624	11,427,338	
Q402-Q303	2,561,635	7,271,674	8,296,817	8,508,192	8,568,290		
Q403-Q304	2,178,747	5,736,961	6,935,399	7,213,894			
Q404-Q305	2,405,654	5,344,716	6,846,678				
Q405-Q306	2,770,846	6,256,855					
Q406-Q307	3,424,093						
	12-24	24-36	36-48	48-60	60-72	72-84	
Q400-Q301	---	1.187	1.073	1.022	1.007	1.006	
Q401-Q302	2.136	1.156	1.089	1.006	1.007		
Q402-Q303	2.839	1.141	1.025	1.007			
Q403-Q304	2.633	1.209	1.040				
Q404-Q305	2.222	1.281					
Q405-Q306	2.258						
SELECTED TAIL FACTOR:							1.000
3 YR AVG	2.371	1.210	1.051	1.012	1.007	1.006	
2 YR AVG	2.240	1.245	1.033	1.007	1.007	1.006	
4 YR AVG - H/L	2.446						
	12-24	24-84	36-84	48-84	60-84	72-84	
3 YR CUM	3.095	1.305	1.079	1.026	1.014	1.006	
2 YR CUM	2.939	1.312	1.054	1.021	1.014	1.006	
1 YR CUM	3.072	1.360	1.062	1.021	1.014	1.006	

As of: CYCLE LINES CASE LOSS AND ALAE DEVELOPMENT
 SEPTEMBER 2007 on a ROLLING ACCIDENT YEAR BASIS
 STATE..... COUNTRY-WIDE
 COVERAGE..... MP

Exhibit II
 Page 4 of 6

ROLLING ACC YR	12 MOS	24 MOS	36 MOS	48 MOS	60 MOS	72 MOS	84 MOS
Q400-Q301	---	1,347,762	1,318,527	1,341,964	1,347,696	1,352,664	1,350,381
Q401-Q302	1,086,631	1,244,982	1,232,875	1,241,319	1,245,043	1,234,998	
Q402-Q303	791,547	863,476	856,427	859,761	853,245		
Q403-Q304	838,189	897,480	882,849	881,641			
Q404-Q305	738,090	770,423	765,407				
Q405-Q306	1,144,437	1,212,776					
Q406-Q307	1,120,167						
	12-24	24-36	36-48	48-60	60-72	72-84	
Q400-Q301	---	0.978	1.018	1.004	1.004	0.998	
Q401-Q302	1.146	0.990	1.007	1.003	0.992		
Q402-Q303	1.091	0.992	1.004	0.992			
Q403-Q304	1.071	0.984	0.999				
Q404-Q305	1.044	0.993					
Q405-Q306	1.060						
SELECTED TAIL FACTOR:							1.000
3 YR AVG	1.058	0.990	1.003	1.000	0.998	0.998	
2 YR AVG	1.052	0.989	1.001	0.998	0.998	0.998	
4 YR AVG - H/L	1.065						
	12-24	24-84	36-84	48-84	60-84	72-84	
3 YR CUM	1.046	0.989	0.999	0.996	0.996	0.998	
2 YR CUM	1.035	0.984	0.995	0.994	0.996	0.998	
1 YR CUM	1.033	0.975	0.981	0.983	0.990	0.998	

As of:	CYCLE LINES CASE LOSS AND ALAE DEVELOPMENT						Exhibit II
SEPTEMBER 2007	on a ROLLING ACCIDENT YEAR BASIS						Page 5 of 6
STATE.....	COUNTRY-WIDE						
COVERAGE.....	CL						
ROLLING							
ACC YR	12 MOS	24 MOS	36 MOS	48 MOS	60 MOS	72 MOS	84 MOS
Q400-Q301	---	24,221,056	23,864,855	23,748,715	23,730,258	23,721,931	23,714,962
Q401-Q302	21,176,171	20,204,205	19,935,248	19,854,085	19,859,617	19,852,299	
Q402-Q303	15,930,231	14,865,299	14,527,010	14,468,842	14,456,907		
Q403-Q304	14,726,551	13,897,744	13,719,482	13,706,535			
Q404-Q305	15,089,274	13,940,853	13,707,829				
Q405-Q306	18,516,740	16,715,380					
Q406-Q307	20,382,457						
	12-24	24-36	36-48	48-60	60-72	72-84	
Q400-Q301	---	0.985	0.995	0.999	1.000	1.000	
Q401-Q302	0.954	0.987	0.996	1.000	1.000		
Q402-Q303	0.933	0.977	0.996	0.999			
Q403-Q304	0.944	0.987	0.999				
Q404-Q305	0.924	0.983					
Q405-Q306	0.903						
	SELECTED TAIL FACTOR:						1.000
3 YR AVG	0.923	0.983	0.997	1.000	1.000	1.000	
2 YR AVG	0.913	0.985	0.998	1.000	1.000	1.000	
4 YR AVG - H/L	0.929						
	12-24	24-84	36-84	48-84	60-84	72-84	
3 YR CUM	0.904	0.979	0.996	0.999	0.999	1.000	
2 YR CUM	0.897	0.982	0.997	0.999	0.999	1.000	
1 YR CUM	0.885	0.981	0.998	0.999	0.999	1.000	

As of: CYCLE LINES CASE LOSS AND ALAE DEVELOPMENT
 SEPTEMBER 2007 on a ROLLING ACCIDENT YEAR BASIS
 STATE..... COUNTRY-WIDE
 COVERAGE..... CP

Exhibit II
 Page 6 of 6

ROLLING ACC YR	12 MOS	24 MOS	36 MOS	48 MOS	60 MOS	72 MOS	84 MOS
Q400-Q301	---	15,400,427	15,435,767	15,441,089	15,466,957	15,464,981	15,464,719
Q401-Q302	14,042,108	14,452,324	14,464,729	14,430,742	14,429,448	14,425,394	
Q402-Q303	8,519,831	9,052,723	9,041,775	9,025,562	9,000,940		
Q403-Q304	7,663,658	8,102,380	8,077,218	8,091,938			
Q404-Q305	6,602,851	6,965,927	6,924,741				
Q405-Q306	7,736,134	8,303,235					
Q406-Q307	7,902,712						
	12-24	24-36	36-48	48-60	60-72	72-84	
Q400-Q301	---	1.002	1.000	1.002	1.000	1.000	
Q401-Q302	1.029	1.001	0.998	1.000	1.000		
Q402-Q303	1.063	0.999	0.998	0.997			
Q403-Q304	1.057	0.997	1.002				
Q404-Q305	1.055	0.994					
Q405-Q306	1.073						
SELECTED TAIL FACTOR:							1.000
3 YR AVG	1.062	0.997	0.999	1.000	1.000	1.000	
2 YR AVG	1.064	0.995	1.000	0.999	1.000	1.000	
4 YR AVG - H/L	1.060						
	12-24	24-84	36-84	48-84	60-84	72-84	
3 YR CUM	1.057	0.995	0.999	0.999	1.000	1.000	
2 YR CUM	1.058	0.994	0.998	0.998	1.000	1.000	
1 YR CUM	1.066	0.993	0.999	0.997	1.000	1.000	

As of: CYCLE LINES CASE LOSS AND ALAE DEVELOPMENT
 SEPTEMBER 2007 on a ROLLING ACCIDENT YEAR BASIS
 STATE..... COUNTRY-WIDE
 COVERAGE..... PI

Exhibit II
 Page 7 of 7

ROLLING ACC YR	12 MOS	24 MOS	36 MOS	48 MOS	60 MOS	72 MOS	84 MOS
Q400-Q301	---	499,073	494,890	503,095	499,427	499,427	499,427
Q401-Q302	374,053	442,639	444,739	445,133	436,133	436,133	
Q402-Q303	214,768	304,295	312,764	310,864	310,864		
Q403-Q304	234,440	232,079	221,883	203,133			
Q404-Q305	197,830	253,535	255,509				
Q405-Q306	350,815	490,983					
Q406-Q307	702,753						
	12-24	24-36	36-48	48-60	60-72	72-84	
Q400-Q301	---	0.992	1.017	0.993	1.000	1.000	
Q401-Q302	1.183	1.005	1.001	0.980	1.000		
Q402-Q303	1.417	1.028	0.994	1.000			
Q403-Q304	0.990	0.956	0.915				
Q404-Q305	1.282	1.008					
Q405-Q306	1.400						
SELECTED TAIL FACTOR:							1.000
3 YR AVG	1.224	0.997	0.970	0.991	1.000	1.000	
2 YR AVG	1.341	0.982	0.955	0.990	1.000	1.000	
4 YR AVG - H/L	1.341						
	12-24	24-84	36-84	48-84	60-84	72-84	
3 YR CUM	1.173	0.959	0.961	0.991	1.000	1.000	
2 YR CUM	1.244	0.928	0.945	0.990	1.000	1.000	
1 YR CUM	1.291	0.923	0.915	1.000	1.000	1.000	

INTERNAL RATE of RETURN MODEL: INPUTS and IRR**Dairyland Insurance Company****Dairyland Cycle Liability**Underlying Assumptions

(1)	Expected Loss Ratio	53.28%
(2)	Expected Losses	\$53,275
(3)	Written Premium	\$100,000
(4)	Combined Ratio	93.87%
(5)	Premium to Surplus	2.80
(6)	After-Tax Investment Rate	2.56%
(6a)	After-Tax Portfolio Yield	3.57%
(7)	Federal Income Tax	35.0%
(8)	Effective Federal Tax Rate	20.9%

Expenses as a % of Premium

(8)	General Expense	16.6%	Profit & Cont Provision	6.13%
(9)	Premium Taxes	2.1%		
(10)	Commission and O/A	14.4%		
(11)	Dividends	0.0%		
(12)	Residual Market	0.0%		
	Total Expense To Premium	33.1%		

	<u>Loss Based Expenses</u>	<u>% of Loss</u>	<u>% of Prem</u>
(13)	ULAE	11.8%	6.3%
(14)	ALAE	2.3%	1.2%
(15)	Loss Based Taxes	0.0%	0.0%
	Total Expense To Loss	14.1%	7.5%

(16)	Internal Rate of Return	15.0%
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Sheet 2
SUMMARY of CASH FLOW PATTERNS
Dairyland Insurance Company

Exhibit III
Page 2

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Month	Premium	Cumulative Premiums	General & Taxes	Commission & O/Acq	Residual Market	Expected Loss	Dividends	Loss Based Taxes	ULAE	ALAE
0	0.0%	0.0%	2.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1	8.3%	8.3%	5.6%	8.3%	0.0%	0.2%	0.0%	0.2%	0.8%	0.0%
2	8.3%	16.7%	8.3%	8.3%	0.0%	0.3%	0.0%	0.3%	1.2%	0.0%
3	8.3%	25.0%	8.3%	8.3%	0.0%	0.7%	0.0%	0.7%	2.7%	0.0%
4	8.3%	33.3%	8.3%	8.3%	0.0%	1.1%	0.0%	1.1%	4.2%	0.0%
5	8.3%	41.7%	8.3%	8.3%	0.0%	1.9%	0.0%	1.9%	5.4%	0.0%
6	8.3%	50.0%	8.3%	8.3%	0.0%	2.8%	0.0%	2.8%	7.4%	0.0%
7	8.3%	58.3%	8.3%	8.3%	0.0%	2.6%	0.0%	2.6%	7.5%	0.1%
8	8.3%	66.7%	8.3%	8.3%	0.0%	3.7%	0.0%	3.7%	8.8%	0.2%
9	8.3%	75.0%	8.3%	8.3%	0.0%	4.8%	0.0%	4.8%	8.0%	0.2%
10	8.3%	83.3%	8.3%	8.3%	0.0%	4.9%	0.0%	4.9%	6.8%	0.3%
11	8.3%	91.7%	8.3%	8.3%	0.0%	5.9%	0.0%	5.9%	5.9%	0.5%
12	8.3%	100.0%	5.6%	8.3%	0.0%	5.8%	0.0%	5.8%	4.8%	0.9%
13	0.0%	100.0%	2.8%	0.0%	0.0%	5.9%	0.0%	5.9%	4.0%	1.5%
14	0.0%	100.0%	0.0%	0.0%	0.0%	4.4%	0.0%	4.4%	2.6%	0.7%
15	0.0%	100.0%	0.0%	0.0%	0.0%	4.4%	0.0%	4.4%	2.5%	1.1%
16	0.0%	100.0%	0.0%	0.0%	0.0%	4.4%	0.0%	4.4%	2.5%	1.6%
17	0.0%	100.0%	0.0%	0.0%	0.0%	4.1%	0.0%	4.1%	2.2%	1.0%
18	0.0%	100.0%	0.0%	0.0%	100.0%	2.8%	100.0%	2.8%	1.6%	1.6%
19	0.0%	100.0%	0.0%	0.0%	0.0%	3.3%	0.0%	3.3%	1.8%	1.4%
20	0.0%	100.0%	0.0%	0.0%	0.0%	2.9%	0.0%	2.9%	1.6%	2.1%
21	0.0%	100.0%	0.0%	0.0%	0.0%	2.8%	0.0%	2.8%	1.5%	1.5%
22	0.0%	100.0%	0.0%	0.0%	0.0%	2.2%	0.0%	2.2%	1.2%	2.4%
23	0.0%	100.0%	0.0%	0.0%	0.0%	2.2%	0.0%	2.2%	1.2%	2.1%
24	0.0%	100.0%	0.0%	0.0%	0.0%	2.3%	0.0%	2.3%	1.2%	2.3%
25	0.0%	100.0%	0.0%	0.0%	0.0%	1.9%	0.0%	1.9%	1.1%	1.7%
26	0.0%	100.0%	0.0%	0.0%	0.0%	1.2%	0.0%	1.2%	0.7%	2.2%
27	0.0%	100.0%	0.0%	0.0%	0.0%	1.6%	0.0%	1.6%	0.9%	1.9%
28	0.0%	100.0%	0.0%	0.0%	0.0%	2.1%	0.0%	2.1%	1.1%	3.2%
29	0.0%	100.0%	0.0%	0.0%	0.0%	1.6%	0.0%	1.6%	0.8%	2.5%
30	0.0%	100.0%	0.0%	0.0%	0.0%	1.0%	0.0%	1.0%	0.6%	2.2%
31	0.0%	100.0%	0.0%	0.0%	0.0%	1.7%	0.0%	1.7%	0.9%	3.3%
32	0.0%	100.0%	0.0%	0.0%	0.0%	0.9%	0.0%	0.9%	0.5%	2.1%
33	0.0%	100.0%	0.0%	0.0%	0.0%	1.3%	0.0%	1.3%	0.7%	2.8%
34	0.0%	100.0%	0.0%	0.0%	0.0%	0.8%	0.0%	0.8%	0.4%	3.0%
35	0.0%	100.0%	0.0%	0.0%	0.0%	0.6%	0.0%	0.6%	0.3%	2.1%
36	0.0%	100.0%	0.0%	0.0%	0.0%	1.1%	0.0%	1.1%	0.6%	3.8%
37	0.0%	100.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.5%	0.3%	2.5%
38	0.0%	100.0%	0.0%	0.0%	0.0%	0.8%	0.0%	0.8%	0.4%	2.9%
39	0.0%	100.0%	0.0%	0.0%	0.0%	0.9%	0.0%	0.9%	0.5%	2.2%
40	0.0%	100.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.4%	0.2%	2.2%
41	0.0%	100.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.4%	0.2%	1.6%
42	0.0%	100.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.5%	0.3%	2.2%
43	0.0%	100.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.3%	0.1%	1.3%
44	0.0%	100.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.2%	0.1%	1.4%
45	0.0%	100.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.4%	0.2%	1.9%
46	0.0%	100.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%	1.8%
47	0.0%	100.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.2%	0.1%	1.6%
48	0.0%	100.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	2.4%
49	0.0%	100.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%	1.7%
50	0.0%	100.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.2%	0.1%	1.4%
51	0.0%	100.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%	1.5%
52	0.0%	100.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.3%	0.1%	1.3%
53	0.0%	100.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.3%	0.1%	0.9%
54	0.0%	100.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.4%	0.2%	2.3%
55	0.0%	100.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.2%	0.1%	1.1%
56	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.9%
57	0.0%	100.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.2%	0.1%	0.5%
58	0.0%	100.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	1.2%
59	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%
60	0.0%	100.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.2%	0.1%	1.6%
61	0.0%	100.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%	0.5%
62	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.9%
63	0.0%	100.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%	0.4%
64	0.0%	100.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.9%
65	0.0%	100.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.2%	0.1%	0.4%
66	0.0%	100.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	-0.1%	0.0%	0.5%
67	0.0%	100.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.3%	0.1%	0.1%
68	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.4%
69	0.0%	100.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.9%
70	0.0%	100.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%
71	0.0%	100.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.7%
72	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%
	100.0%		100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%

SUMMARY of UNDERWRITING CASH FLOWS
Dairyland Insurance Company

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
		General	Commission	Residual	Expected		Loss Based			U/W Flow	FIT on	Total U/W	Cumulative
Month	Premium	& Taxes	& O/Acq	Market	Loss	Dividends	Taxes	ULAE	ALAE	excl FIT	Underwriting	Flow	Flow
0	\$0	-\$519	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$519	\$0	-\$519	-\$519
1	\$8,333	-\$1,039	-\$1,200	\$0	-\$80	\$0	\$0	-\$51	\$0	\$5,963	-\$471	\$5,492	\$4,972
2	\$8,333	-\$1,558	-\$1,200	\$0	-\$160	\$0	\$0	-\$75	\$0	\$5,340	-\$287	\$5,053	\$10,025
3	\$8,333	-\$1,558	-\$1,200	\$0	-\$391	\$0	\$0	-\$171	\$0	\$5,013	-\$280	\$4,734	\$14,759
4	\$8,333	-\$1,558	-\$1,200	\$0	-\$598	\$0	\$0	-\$265	\$0	\$4,712	-\$273	\$4,439	\$19,198
5	\$8,333	-\$1,558	-\$1,200	\$0	-\$994	\$0	\$0	-\$339	\$0	\$4,241	-\$262	\$3,979	\$23,178
6	\$8,333	-\$1,558	-\$1,200	\$0	-\$1,510	\$0	\$0	-\$467	\$0	\$3,597	-\$248	\$3,350	\$26,527
7	\$8,333	-\$1,558	-\$1,200	\$0	-\$1,410	\$0	\$0	-\$472	-\$1	\$3,692	-\$250	\$3,442	\$29,970
8	\$8,333	-\$1,558	-\$1,200	\$0	-\$1,971	\$0	\$0	-\$550	-\$2	\$3,052	-\$236	\$2,817	\$32,786
9	\$8,333	-\$1,558	-\$1,200	\$0	-\$2,532	\$0	\$0	-\$503	-\$2	\$2,538	-\$224	\$2,314	\$35,101
10	\$8,333	-\$1,558	-\$1,200	\$0	-\$2,610	\$0	\$0	-\$424	-\$4	\$2,537	-\$224	\$2,313	\$37,413
11	\$8,333	-\$1,558	-\$1,200	\$0	-\$3,150	\$0	\$0	-\$371	-\$6	\$2,048	-\$213	\$1,835	\$39,249
12	\$8,333	-\$1,039	-\$1,200	\$0	-\$3,089	\$0	\$0	-\$302	-\$11	\$2,692	-\$398	\$2,294	\$41,543
13	\$0	-\$519	\$0	\$0	-\$3,169	\$0	\$0	-\$249	-\$18	-\$3,955	\$202	-\$3,753	\$37,790
14	\$0	\$0	\$0	\$0	-\$2,337	\$0	\$0	-\$165	-\$8	-\$2,511	\$60	-\$2,451	\$35,339
15	\$0	\$0	\$0	\$0	-\$2,356	\$0	\$0	-\$160	-\$13	-\$2,529	\$61	-\$2,468	\$32,871
16	\$0	\$0	\$0	\$0	-\$2,368	\$0	\$0	-\$155	-\$19	-\$2,542	\$61	-\$2,481	\$30,391
17	\$0	\$0	\$0	\$0	-\$2,192	\$0	\$0	-\$139	-\$12	-\$2,343	\$56	-\$2,287	\$28,103
18	\$0	\$0	\$0	\$0	-\$1,477	\$0	\$0	-\$99	-\$19	-\$1,596	\$38	-\$1,557	\$26,546
19	\$0	\$0	\$0	\$0	-\$1,768	\$0	\$0	-\$111	-\$17	-\$1,895	\$45	-\$1,850	\$24,696
20	\$0	\$0	\$0	\$0	-\$1,566	\$0	\$0	-\$102	-\$26	-\$1,695	\$41	-\$1,654	\$23,042
21	\$0	\$0	\$0	\$0	-\$1,502	\$0	\$0	-\$96	-\$19	-\$1,616	\$39	-\$1,578	\$21,465
22	\$0	\$0	\$0	\$0	-\$1,185	\$0	\$0	-\$77	-\$30	-\$1,291	\$31	-\$1,260	\$20,204
23	\$0	\$0	\$0	\$0	-\$1,191	\$0	\$0	-\$74	-\$25	-\$1,290	\$31	-\$1,259	\$18,945
24	\$0	\$0	\$0	\$0	-\$1,226	\$0	\$0	-\$74	-\$28	-\$1,329	\$32	-\$1,297	\$17,649
25	\$0	\$0	\$0	\$0	-\$1,024	\$0	\$0	-\$66	-\$21	-\$1,112	\$36	-\$1,076	\$16,573
26	\$0	\$0	\$0	\$0	-\$627	\$0	\$0	-\$42	-\$27	-\$696	\$16	-\$680	\$15,893
27	\$0	\$0	\$0	\$0	-\$861	\$0	\$0	-\$54	-\$23	-\$938	\$22	-\$916	\$14,977
28	\$0	\$0	\$0	\$0	-\$1,094	\$0	\$0	-\$67	-\$39	-\$1,200	\$28	-\$1,173	\$13,804
29	\$0	\$0	\$0	\$0	-\$838	\$0	\$0	-\$52	-\$31	-\$922	\$21	-\$900	\$12,904
30	\$0	\$0	\$0	\$0	-\$546	\$0	\$0	-\$35	-\$27	-\$608	\$14	-\$594	\$12,310
31	\$0	\$0	\$0	\$0	-\$885	\$0	\$0	-\$55	-\$40	-\$980	\$23	-\$957	\$11,353
32	\$0	\$0	\$0	\$0	-\$493	\$0	\$0	-\$31	-\$26	-\$550	\$13	-\$537	\$10,816
33	\$0	\$0	\$0	\$0	-\$677	\$0	\$0	-\$42	-\$35	-\$754	\$18	-\$737	\$10,080
34	\$0	\$0	\$0	\$0	-\$401	\$0	\$0	-\$25	-\$37	-\$463	\$11	-\$452	\$9,628
35	\$0	\$0	\$0	\$0	-\$304	\$0	\$0	-\$19	-\$26	-\$349	\$8	-\$341	\$9,286
36	\$0	\$0	\$0	\$0	-\$606	\$0	\$0	-\$37	-\$46	-\$690	\$16	-\$673	\$8,613
37	\$0	\$0	\$0	\$0	-\$280	\$0	\$0	-\$18	-\$31	-\$329	\$8	-\$321	\$8,292
38	\$0	\$0	\$0	\$0	-\$400	\$0	\$0	-\$24	-\$35	-\$459	\$11	-\$449	\$7,843
39	\$0	\$0	\$0	\$0	-\$498	\$0	\$0	-\$30	-\$27	-\$555	\$13	-\$542	\$7,301
40	\$0	\$0	\$0	\$0	-\$209	\$0	\$0	-\$14	-\$27	-\$250	\$6	-\$244	\$7,057
41	\$0	\$0	\$0	\$0	-\$209	\$0	\$0	-\$13	-\$20	-\$242	\$6	-\$236	\$6,820
42	\$0	\$0	\$0	\$0	-\$282	\$0	\$0	-\$17	-\$27	-\$326	\$8	-\$318	\$6,502
43	\$0	\$0	\$0	\$0	-\$152	\$0	\$0	-\$9	-\$16	-\$177	\$4	-\$172	\$6,329
44	\$0	\$0	\$0	\$0	-\$107	\$0	\$0	-\$7	-\$17	-\$132	\$3	-\$129	\$6,201
45	\$0	\$0	\$0	\$0	-\$205	\$0	\$0	-\$13	-\$23	-\$242	\$6	-\$236	\$5,965
46	\$0	\$0	\$0	\$0	-\$54	\$0	\$0	-\$4	-\$22	-\$80	\$2	-\$78	\$5,887
47	\$0	\$0	\$0	\$0	-\$112	\$0	\$0	-\$7	-\$20	-\$139	\$3	-\$136	\$5,751
48	\$0	\$0	\$0	\$0	-\$36	\$0	\$0	-\$2	-\$30	-\$68	\$2	-\$66	\$5,685
49	\$0	\$0	\$0	\$0	-\$61	\$0	\$0	-\$4	-\$21	-\$86	\$2	-\$84	\$5,601
50	\$0	\$0	\$0	\$0	-\$112	\$0	\$0	-\$7	-\$17	-\$136	\$3	-\$133	\$5,468
51	\$0	\$0	\$0	\$0	-\$58	\$0	\$0	-\$4	-\$19	-\$81	\$2	-\$79	\$5,389
52	\$0	\$0	\$0	\$0	-\$145	\$0	\$0	-\$9	-\$16	-\$169	\$4	-\$165	\$5,225
53	\$0	\$0	\$0	\$0	-\$136	\$0	\$0	-\$8	-\$12	-\$155	\$4	-\$152	\$5,073
54	\$0	\$0	\$0	\$0	-\$207	\$0	\$0	-\$12	-\$28	-\$247	\$6	-\$241	\$4,832
55	\$0	\$0	\$0	\$0	-\$87	\$0	\$0	-\$5	-\$14	-\$106	\$2	-\$104	\$4,728
56	\$0	\$0	\$0	\$0	\$14	\$0	\$0	\$0	-\$23	-\$9	\$0	-\$9	\$4,719
57	\$0	\$0	\$0	\$0	-\$128	\$0	\$0	-\$8	-\$7	-\$142	\$3	-\$139	\$4,580
58	\$0	\$0	\$0	\$0	-\$43	\$0	\$0	-\$3	-\$14	-\$60	\$1	-\$59	\$4,522
59	\$0	\$0	\$0	\$0	-\$13	\$0	\$0	-\$1	-\$8	-\$23	\$1	-\$22	\$4,499
60	\$0	\$0	\$0	\$0	-\$114	\$0	\$0	-\$7	-\$19	-\$140	\$3	-\$137	\$4,363
61	\$0	\$0	\$0	\$0	-\$56	\$0	\$0	-\$3	-\$7	-\$66	\$2	-\$65	\$4,298
62	\$0	\$0	\$0	\$0	-\$14	\$0	\$0	-\$1	-\$11	-\$26	\$1	-\$25	\$4,273
63	\$0	\$0	\$0	\$0	-\$53	\$0	\$0	-\$3	-\$5	-\$61	\$1	-\$59	\$4,214
64	\$0	\$0	\$0	\$0	-\$33	\$0	\$0	-\$2	-\$11	-\$46	\$1	-\$45	\$4,168
65	\$0	\$0	\$0	\$0	-\$84	\$0	\$0	-\$5	-\$5	-\$95	\$2	-\$93	\$4,076
66	\$0	\$0	\$0	\$0	\$35	\$0	\$0	\$2	-\$6	\$31	-\$1	\$30	\$4,106
67	\$0	\$0	\$0	\$0	-\$133	\$0	\$0	-\$8	-\$1	-\$142	\$3	-\$139	\$3,967
68	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$17	-\$17	\$0	-\$17	\$3,950
69	\$0	\$0	\$0	\$0	-\$46	\$0	\$0	-\$3	-\$12	-\$61	\$1	-\$59	\$3,891
70	\$0	\$0	\$0	\$0	-\$32	\$0	\$0	-\$2	-\$1	-\$35	\$1	-\$34	\$3,857
71	\$0	\$0	\$0	\$0	-\$34	\$0	\$0	-\$2	-\$9	-\$45	\$1	-\$44	\$3,813
72	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$10	-\$9	\$0	-\$9	\$3,804
	\$100,000	-\$18,700	-\$14,400	\$0	-\$53,275	\$0	\$0	-\$6,268	-\$1,225	\$6,132	-\$2,328	\$3,804	

Sheet 4
SUMMARY of FIT on UNDERWRITING
Dairyland Insurance Company

Exhibit III
Page 4

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Incremental	Cumulative	IRS	Undiscounted	Discounted	Incurred	Taxable	
	Loss & LAE	Loss & LAE	Discount	Loss & LAE	Loss & LAE	Loss & LAE	Underwriting	FIT on
Month	<u>Paid</u>	<u>Paid</u>	<u>Factor</u>	<u>Reserves</u>	<u>Reserves</u>	<u>for Taxes</u>	<u>Gain or Loss</u>	<u>Underwriting</u>
0	\$0	\$0	0.000000	\$0	\$0	\$0	\$0	\$0
1	-\$132	-\$132	0.936121	-\$4,932	-\$4,617	-\$4,749	\$1,345	-\$471
2	-\$235	-\$367	0.936121	-\$9,761	-\$9,137	-\$4,756	\$819	-\$287
3	-\$562	-\$929	0.936121	-\$14,263	-\$13,352	-\$4,776	\$799	-\$280
4	-\$863	-\$1,792	0.936121	-\$18,464	-\$17,285	-\$4,796	\$779	-\$273
5	-\$1,334	-\$3,125	0.936121	-\$22,195	-\$20,777	-\$4,826	\$749	-\$262
6	-\$1,978	-\$5,103	0.936121	-\$25,281	-\$23,666	-\$4,867	\$708	-\$248
7	-\$1,883	-\$6,985	0.936121	-\$28,463	-\$26,645	-\$4,861	\$714	-\$250
8	-\$2,523	-\$9,508	0.936121	-\$31,004	-\$29,024	-\$4,902	\$673	-\$236
9	-\$3,037	-\$12,544	0.936121	-\$33,032	-\$30,922	-\$4,935	\$640	-\$224
10	-\$3,038	-\$15,583	0.936121	-\$35,058	-\$32,818	-\$4,935	\$640	-\$224
11	-\$3,527	-\$19,109	0.936121	-\$36,595	-\$34,257	-\$4,966	\$609	-\$213
12	-\$3,402	-\$22,512	0.936121	-\$38,257	-\$35,813	-\$4,958	\$1,137	-\$398
13	-\$3,435	-\$25,947	0.931486	-\$34,821	-\$32,435	-\$58	-\$577	\$202
14	-\$2,511	-\$28,458	0.931486	-\$32,310	-\$30,097	-\$172	-\$172	\$60
15	-\$2,529	-\$30,987	0.931486	-\$29,782	-\$27,741	-\$173	-\$173	\$61
16	-\$2,542	-\$33,528	0.931486	-\$27,240	-\$25,374	-\$174	-\$174	\$61
17	-\$2,343	-\$35,872	0.931486	-\$24,897	-\$23,191	-\$161	-\$161	\$56
18	-\$1,596	-\$37,467	0.931486	-\$23,301	-\$21,704	-\$109	-\$109	\$38
19	-\$1,895	-\$39,362	0.931486	-\$21,406	-\$19,939	-\$130	-\$130	\$45
20	-\$1,695	-\$41,057	0.931486	-\$19,711	-\$18,361	-\$116	-\$116	\$41
21	-\$1,616	-\$42,673	0.931486	-\$18,095	-\$16,855	-\$111	-\$111	\$39
22	-\$1,291	-\$43,965	0.931486	-\$16,804	-\$15,652	-\$88	-\$88	\$31
23	-\$1,290	-\$45,255	0.931486	-\$15,513	-\$14,450	-\$88	-\$88	\$31
24	-\$1,329	-\$46,583	0.931486	-\$14,185	-\$13,213	-\$91	-\$91	\$32
25	-\$1,112	-\$47,695	0.933510	-\$13,073	-\$12,204	-\$103	-\$103	\$36
26	-\$696	-\$48,391	0.933510	-\$12,377	-\$11,554	-\$46	-\$46	\$16
27	-\$938	-\$49,329	0.933510	-\$11,439	-\$10,678	-\$62	-\$62	\$22
28	-\$1,200	-\$50,530	0.933510	-\$10,239	-\$9,558	-\$80	-\$80	\$28
29	-\$922	-\$51,451	0.933510	-\$9,317	-\$8,697	-\$61	-\$61	\$21
30	-\$608	-\$52,059	0.933510	-\$8,709	-\$8,130	-\$40	-\$40	\$14
31	-\$980	-\$53,039	0.933510	-\$7,729	-\$7,215	-\$65	-\$65	\$23
32	-\$550	-\$53,589	0.933510	-\$7,180	-\$6,702	-\$37	-\$37	\$13
33	-\$754	-\$54,343	0.933510	-\$6,425	-\$5,998	-\$50	-\$50	\$18
34	-\$463	-\$54,806	0.933510	-\$5,962	-\$5,566	-\$31	-\$31	\$11
35	-\$349	-\$55,155	0.933510	-\$5,613	-\$5,240	-\$23	-\$23	\$8
36	-\$690	-\$55,844	0.933510	-\$4,924	-\$4,596	-\$46	-\$46	\$16
37	-\$329	-\$56,174	0.933510	-\$4,595	-\$4,289	-\$22	-\$22	\$8
38	-\$459	-\$56,633	0.933510	-\$4,135	-\$3,860	-\$31	-\$31	\$11
39	-\$555	-\$57,188	0.933510	-\$3,580	-\$3,342	-\$37	-\$37	\$13
40	-\$250	-\$57,438	0.933510	-\$3,330	-\$3,109	-\$17	-\$17	\$6
41	-\$242	-\$57,680	0.933510	-\$3,088	-\$2,883	-\$16	-\$16	\$6
42	-\$326	-\$58,006	0.933510	-\$2,762	-\$2,579	-\$22	-\$22	\$8
43	-\$177	-\$58,182	0.933510	-\$2,586	-\$2,414	-\$12	-\$12	\$4
44	-\$132	-\$58,314	0.933510	-\$2,454	-\$2,291	-\$9	-\$9	\$3
45	-\$242	-\$58,556	0.933510	-\$2,212	-\$2,065	-\$16	-\$16	\$6
46	-\$80	-\$58,635	0.933510	-\$2,133	-\$1,991	-\$5	-\$5	\$2
47	-\$139	-\$58,774	0.933510	-\$1,994	-\$1,861	-\$9	-\$9	\$3
48	-\$68	-\$58,842	0.933510	-\$1,926	-\$1,798	-\$5	-\$5	\$2
49	-\$86	-\$58,928	0.933510	-\$1,840	-\$1,718	-\$6	-\$6	\$2
50	-\$136	-\$59,064	0.933510	-\$1,704	-\$1,591	-\$9	-\$9	\$3
51	-\$81	-\$59,145	0.933510	-\$1,623	-\$1,515	-\$5	-\$5	\$2
52	-\$169	-\$59,314	0.933510	-\$1,455	-\$1,358	-\$11	-\$11	\$4
53	-\$155	-\$59,469	0.933510	-\$1,299	-\$1,213	-\$10	-\$10	\$4
54	-\$247	-\$59,716	0.933510	-\$1,053	-\$983	-\$16	-\$16	\$6
55	-\$106	-\$59,822	0.933510	-\$946	-\$884	-\$7	-\$7	\$2
56	-\$9	-\$59,831	0.933510	-\$937	-\$875	-\$1	-\$1	\$0
57	-\$142	-\$59,973	0.933510	-\$795	-\$742	-\$9	-\$9	\$3
58	-\$60	-\$60,033	0.933510	-\$735	-\$686	-\$4	-\$4	\$1
59	-\$23	-\$60,056	0.933510	-\$712	-\$665	-\$2	-\$2	\$1
60	-\$140	-\$60,196	0.933510	-\$572	-\$534	-\$9	-\$9	\$3
61	-\$66	-\$60,262	0.933510	-\$506	-\$473	-\$4	-\$4	\$2
62	-\$26	-\$60,288	0.933510	-\$480	-\$448	-\$2	-\$2	\$1
63	-\$61	-\$60,349	0.933510	-\$420	-\$392	-\$4	-\$4	\$1
64	-\$46	-\$60,395	0.933510	-\$373	-\$348	-\$3	-\$3	\$1
65	-\$95	-\$60,490	0.933510	-\$278	-\$260	-\$6	-\$6	\$2
66	\$31	-\$60,459	0.933510	-\$309	-\$289	\$2	\$2	-\$1
67	-\$142	-\$60,601	0.933510	-\$167	-\$156	-\$9	-\$9	\$3
68	-\$17	-\$60,618	0.933510	-\$150	-\$140	-\$1	-\$1	\$0
69	-\$61	-\$60,679	0.933510	-\$89	-\$83	-\$4	-\$4	\$1
70	-\$35	-\$60,714	0.933510	-\$54	-\$50	-\$2	-\$2	\$1
71	-\$45	-\$60,759	0.933510	-\$9	-\$8	-\$3	-\$3	\$1
72	-\$9	-\$60,768	0.933510	\$0	\$0	-\$1	-\$1	\$0
	-\$60,768					-\$60,768	\$6,651	-\$2,328

Sheet 5
CALCULATION of SURPLUS
Dairyland Insurance Company

Exhibit III
Page 5

	(1)	(2)	(3)	(4)
	<u>SURPLUS added (-) or reduced (+) to support:</u>			
		Loss&LAE&expense	Underwriting	Total
<u>Month</u>	<u>PREMIUM</u>	<u>payments</u>	<u>Profit</u>	<u>SURPLUS</u>
0	-\$35,714	\$42	\$0	-\$35,672
1	\$0	\$254	\$317	\$571
2	\$0	\$353	\$317	\$670
3	\$0	\$530	\$317	\$847
4	\$0	\$694	\$317	\$1,011
5	\$0	\$949	\$317	\$1,266
6	\$0	\$1,299	\$317	\$1,616
7	\$0	\$1,248	\$317	\$1,565
8	\$0	\$1,595	\$317	\$1,912
9	\$0	\$1,875	\$317	\$2,192
10	\$0	\$1,875	\$317	\$2,192
11	\$0	\$2,141	\$317	\$2,458
12	\$0	\$2,031	\$317	\$2,348
13	\$0	\$1,909	\$0	\$1,909
14	\$0	\$1,364	\$0	\$1,364
15	\$0	\$1,374	\$0	\$1,374
16	\$0	\$1,381	\$0	\$1,381
17	\$0	\$1,273	\$0	\$1,273
18	\$0	\$867	\$0	\$867
19	\$0	\$1,030	\$0	\$1,030
20	\$0	\$921	\$0	\$921
21	\$0	\$878	\$0	\$878
22	\$0	\$702	\$0	\$702
23	\$0	\$701	\$0	\$701
24	\$0	\$722	\$0	\$722
25	\$0	\$604	\$0	\$604
26	\$0	\$378	\$0	\$378
27	\$0	\$510	\$0	\$510
28	\$0	\$652	\$0	\$652
29	\$0	\$501	\$0	\$501
30	\$0	\$330	\$0	\$330
31	\$0	\$532	\$0	\$532
32	\$0	\$299	\$0	\$299
33	\$0	\$410	\$0	\$410
34	\$0	\$252	\$0	\$252
35	\$0	\$190	\$0	\$190
36	\$0	\$375	\$0	\$375
37	\$0	\$179	\$0	\$179
38	\$0	\$250	\$0	\$250
39	\$0	\$301	\$0	\$301
40	\$0	\$136	\$0	\$136
41	\$0	\$131	\$0	\$131
42	\$0	\$177	\$0	\$177
43	\$0	\$96	\$0	\$96
44	\$0	\$72	\$0	\$72
45	\$0	\$131	\$0	\$131
46	\$0	\$43	\$0	\$43
47	\$0	\$75	\$0	\$75
48	\$0	\$37	\$0	\$37
49	\$0	\$47	\$0	\$47
50	\$0	\$74	\$0	\$74
51	\$0	\$44	\$0	\$44
52	\$0	\$92	\$0	\$92
53	\$0	\$84	\$0	\$84
54	\$0	\$134	\$0	\$134
55	\$0	\$58	\$0	\$58
56	\$0	\$5	\$0	\$5
57	\$0	\$77	\$0	\$77
58	\$0	\$33	\$0	\$33
59	\$0	\$12	\$0	\$12
60	\$0	\$76	\$0	\$76
61	\$0	\$36	\$0	\$36
62	\$0	\$14	\$0	\$14
63	\$0	\$33	\$0	\$33
64	\$0	\$25	\$0	\$25
65	\$0	\$52	\$0	\$52
66	\$0	-\$17	\$0	-\$17
67	\$0	\$77	\$0	\$77
68	\$0	\$9	\$0	\$9
69	\$0	\$33	\$0	\$33
70	\$0	\$19	\$0	\$19
71	\$0	\$24	\$0	\$24
72	\$0	\$5	\$0	\$5
	-\$35,714	\$35,714	\$3,804	\$3,804

IRR: 15.0%

Sheet 1 INPUTS and IRR

- (1) - (5) Assumptions
- (6) Yield for Prospective Period
- (7) Federal Income Tax Rate
- (8) - (12) Internal Expense and Tax Data
- (13) - (15) Internal Loss Adjustment and Assessment Data
- (16) Target Internal Rate of Return

this model solves for the Expected Loss Ratio, given input assumptions for expenses, payment & cash flow patterns, and target IRR; then reports the implied Profit & Contingencies provision

Sheet 2 SUMMARY of CASH FLOW PATTERNS

- (1) Assumed Premium Collection Pattern
- (2) cumulative sum of Column (1)
- (3) Assumed Pattern for General Expense and Taxes
- (4) Assumed Pattern for Commission and O/A
- (5) Assumed Pattern for Residual Market
- (6) Estimated Paid Loss Pattern Based on Sentry Data
- (7) Assumed Pattern for Dividend payments
- (8) Assumption that Loss-Based Taxes are Paid as Losses are Paid
- (9) Assumption that 50% of ULAE is Paid as Claims are Reported and 50% of ULAE is Paid as Losses are Paid
- (10) Estimated Paid ALAE Pattern Based on Sentry Data

Sheet 3 SUMMARY of UNDERWRITING CASH FLOWS

- (1) - (9) Dollar Flows Based on Sheet 2 Patterns and Assumptions from Sheet 1
- (10) Sum of Columns (1) - (9)
- (11) Sheet 4, Column (8)
- (12) Sum of Columns (10) and (11)
- (13) cumulative sum of Column (12)

Sheet 4 SUMMARY of FIT on UNDERWRITING

- (1) Sheet 3, Sum of columns (5), (8) and (9)
- (2) Cumulative Sum of Column (1)
- (3) Reserve Discount Factors from the IRS
- (4) Total Column (1) times cumulative Earned Premium factor, less cumulative payments in Column (2)
- (5) Column (4) times Column (3)
- (6) Column (1) plus Change in Discounted Reserves in Column (5)
- (7) Sheet 3 Column (1) total divided by 4 (in 1st 4 quarters only)
plus Sheet 4 Column (6), plus Sheet 3 Columns (2) (3) (4) (6) & (7)
- (8) Column (7) times Federal Income Tax Rate of 35% times -1

Sheet 5 CALCULATION of SURPLUS

- (1) Sheet 3 Column (1) divided by Sheet 1 item (5)
- (2) Sheet 4 Column (1) divided by Sheet 4 Column (1) total, times Column (1) total
- (3) Sheet 3, Column (12) Total times cumulative Earned Premium factor
- (4) Column (1) plus Column (2) plus Column (3)

Sheet 6 CALCULATION of NET CASH FLOW

- (1) cumulative sum of Sheet 5 Columns (1) & (2)
- (2) Average of Current and Prior Period of Column (1)
- (3) Column (2) times investment income rate for period
- (4) Sheet 3, Column (13) minus cumulative sum of Sheet 5 Column (3)
- (5) Average of Current and Prior Period of Column (4)
- (6) Column (5) times investment income rate for period
- (7) Column (3) plus Column (6)
- (8) Sheet 5 Column (4) plus Column (7)

PAYMENT FACTORS

Loss, ALAE, and Claim development factors

INTERNAL RATE of RETURN MODEL: INPUTS and IRR**Dairyland Insurance Company****Dairyland Cycle Physical Damage**Underlying Assumptions

(1)	Expected Loss Ratio	56.50%
(2)	Expected Losses	\$56,499
(3)	Written Premium	\$100,000
(4)	Combined Ratio	96.35%
(5)	Premium to Surplus	2.80
(6)	After-Tax Investment Rate	3.16%
(6a)	After-Tax Portfolio Yield	3.57%
(7)	Federal Income Tax	35.0%
(8)	Effective Federal Tax Rate	20.9%

Expenses as a % of Premium

(8)	General Expense	16.6%	Profit & Cont Provision	3.65%
(9)	Premium Taxes	2.1%		
(10)	Commission and O/A	14.4%		
(11)	Dividends	0.0%		
(12)	Residual Market	0.0%		
	Total Expense To Premium	33.1%		

	<u>Loss Based Expenses</u>	<u>% of Loss</u>	<u>% of Prem</u>
(13)	ULAE	11.5%	6.5%
(14)	ALAE	0.4%	0.2%
(15)	Loss Based Taxes	0.0%	0.0%
	Total Expense To Loss	11.9%	6.7%

(16)	Internal Rate of Return	15.0%
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Sheet 2
SUMMARY of CASH FLOW PATTERNS
Dairyland Insurance Company

Exhibit III
Page 9

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Month	Premium	Cumulative Premiums	General & Taxes	Commission & O/Acq	Residual Market	Expected Loss	Dividends	Loss Based Taxes	ULAE	ALAE
0	0.0%	0.0%	2.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1	8.3%	8.3%	5.6%	8.3%	0.0%	0.9%	0.0%	0.9%	1.5%	0.0%
2	8.3%	16.7%	8.3%	8.3%	0.0%	2.6%	0.0%	2.6%	2.7%	0.2%
3	8.3%	25.0%	8.3%	8.3%	0.0%	4.3%	0.0%	4.3%	4.8%	0.5%
4	8.3%	33.3%	8.3%	8.3%	0.0%	6.8%	0.0%	6.8%	7.3%	0.7%
5	8.3%	41.7%	8.3%	8.3%	0.0%	9.0%	0.0%	9.0%	9.2%	1.6%
6	8.3%	50.0%	8.3%	8.3%	0.0%	10.9%	0.0%	10.9%	11.8%	0.5%
7	8.3%	58.3%	8.3%	8.3%	0.0%	12.5%	0.0%	12.5%	12.7%	1.8%
8	8.3%	66.7%	8.3%	8.3%	0.0%	13.9%	0.0%	13.9%	14.0%	6.7%
9	8.3%	75.0%	8.3%	8.3%	0.0%	12.5%	0.0%	12.5%	12.1%	2.3%
10	8.3%	83.3%	8.3%	8.3%	0.0%	12.4%	0.0%	12.4%	10.6%	8.6%
11	8.3%	91.7%	8.3%	8.3%	0.0%	8.2%	0.0%	8.2%	7.0%	2.6%
12	8.3%	100.0%	5.6%	8.3%	0.0%	5.5%	0.0%	5.5%	4.6%	4.8%
13	0.0%	100.0%	2.8%	0.0%	0.0%	3.4%	0.0%	3.4%	2.4%	0.7%
14	0.0%	100.0%	0.0%	0.0%	0.0%	0.7%	0.0%	0.7%	0.5%	3.5%
15	0.0%	100.0%	0.0%	0.0%	0.0%	-0.3%	0.0%	-0.3%	0.0%	4.4%
16	0.0%	100.0%	0.0%	0.0%	0.0%	-0.3%	0.0%	-0.3%	-0.1%	2.3%
17	0.0%	100.0%	0.0%	0.0%	0.0%	-0.3%	0.0%	-0.3%	-0.1%	4.0%
18	0.0%	100.0%	0.0%	0.0%	100.0%	-0.3%	100.0%	-0.3%	-0.1%	3.1%
19	0.0%	100.0%	0.0%	0.0%	0.0%	-0.3%	0.0%	-0.3%	-0.1%	2.0%
20	0.0%	100.0%	0.0%	0.0%	0.0%	-0.2%	0.0%	-0.2%	-0.1%	1.4%
21	0.0%	100.0%	0.0%	0.0%	0.0%	-0.2%	0.0%	-0.2%	-0.1%	1.8%
22	0.0%	100.0%	0.0%	0.0%	0.0%	-0.2%	0.0%	-0.2%	-0.1%	3.3%
23	0.0%	100.0%	0.0%	0.0%	0.0%	-0.2%	0.0%	-0.2%	-0.1%	3.7%
24	0.0%	100.0%	0.0%	0.0%	0.0%	-0.2%	0.0%	-0.2%	-0.1%	2.0%
25	0.0%	100.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	-0.1%	-0.1%	1.3%
26	0.0%	100.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	-0.1%	0.0%	2.5%
27	0.0%	100.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	-0.1%	0.0%	3.6%
28	0.0%	100.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	-0.1%	-0.1%	0.9%
29	0.0%	100.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	-0.1%	0.0%	3.8%
30	0.0%	100.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	-0.1%	0.0%	3.0%
31	0.0%	100.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	-0.1%	0.0%	0.7%
32	0.0%	100.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	-0.1%	0.0%	2.4%
33	0.0%	100.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	-0.1%	0.0%	1.0%
34	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%
35	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%
36	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%
37	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%
38	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.6%
39	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
40	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.9%
41	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.3%
42	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%
43	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%
44	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.6%
45	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.4%
46	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%
47	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%
48	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%
49	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%
50	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
51	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%
52	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
53	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
54	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.4%
55	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
56	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
57	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%
58	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
59	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%
60	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%
61	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
62	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
63	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
64	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
65	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
66	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
67	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
68	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
69	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
70	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
71	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
72	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	100.0%		100.0%	100.0%		100.0%	100.0%	100.0%	100.0%	100.0%

SUMMARY of UNDERWRITING CASH FLOWS
Dairyland Insurance Company

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
		General	Commission	Residual	Expected		Loss Based			U/W Flow	FIT on	Total U/W	Cumulative
Month	Premium	& Taxes	& O/Acq	Market	Loss	Dividends	Taxes	ULAE	ALAE	excl FIT	Underwriting	Flow	Flow
0	\$0	-\$519	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$519	\$0	-\$519	-\$519
1	\$8,333	-\$1,039	-\$1,200	\$0	-\$511	\$0	\$0	-\$100	\$0	\$5,483	-\$326	\$5,157	\$4,638
2	\$8,333	-\$1,558	-\$1,200	\$0	-\$1,446	\$0	\$0	-\$174	-\$1	\$3,955	-\$136	\$3,818	\$8,456
3	\$8,333	-\$1,558	-\$1,200	\$0	-\$2,429	\$0	\$0	-\$313	-\$1	\$2,832	-\$127	\$2,705	\$11,161
4	\$8,333	-\$1,558	-\$1,200	\$0	-\$3,831	\$0	\$0	-\$478	-\$1	\$1,264	-\$114	\$1,150	\$12,311
5	\$8,333	-\$1,558	-\$1,200	\$0	-\$5,085	\$0	\$0	-\$598	-\$4	-\$112	-\$103	-\$215	\$12,097
6	\$8,333	-\$1,558	-\$1,200	\$0	-\$6,167	\$0	\$0	-\$770	-\$1	-\$1,364	-\$93	-\$1,456	\$10,640
7	\$8,333	-\$1,558	-\$1,200	\$0	-\$7,076	\$0	\$0	-\$829	-\$4	-\$2,334	-\$85	-\$2,419	\$8,222
8	\$8,333	-\$1,558	-\$1,200	\$0	-\$7,832	\$0	\$0	-\$912	-\$15	-\$3,185	-\$78	-\$3,262	\$4,959
9	\$8,333	-\$1,558	-\$1,200	\$0	-\$7,064	\$0	\$0	-\$793	-\$5	-\$2,287	-\$85	-\$2,372	\$2,588
10	\$8,333	-\$1,558	-\$1,200	\$0	-\$6,999	\$0	\$0	-\$692	-\$20	-\$2,136	-\$86	-\$2,222	\$366
11	\$8,333	-\$1,558	-\$1,200	\$0	-\$4,641	\$0	\$0	-\$454	-\$6	\$475	-\$108	\$367	\$733
12	\$8,333	-\$1,039	-\$1,200	\$0	-\$3,085	\$0	\$0	-\$298	-\$11	\$2,700	-\$303	\$2,396	\$3,129
13	\$0	-\$519	\$0	\$0	-\$1,917	\$0	\$0	-\$154	-\$2	-\$2,592	\$208	-\$2,384	\$745
14	\$0	\$0	\$0	\$0	-\$375	\$0	\$0	-\$34	-\$8	-\$416	\$6	-\$410	\$336
15	\$0	\$0	\$0	\$0	\$162	\$0	\$0	\$1	-\$10	\$153	-\$2	\$151	\$486
16	\$0	\$0	\$0	\$0	\$191	\$0	\$0	\$6	-\$5	\$192	-\$3	\$189	\$675
17	\$0	\$0	\$0	\$0	\$148	\$0	\$0	\$5	-\$9	\$144	-\$2	\$142	\$817
18	\$0	\$0	\$0	\$0	\$170	\$0	\$0	\$7	-\$7	\$170	-\$3	\$167	\$985
19	\$0	\$0	\$0	\$0	\$143	\$0	\$0	\$7	-\$5	\$145	-\$2	\$143	\$1,128
20	\$0	\$0	\$0	\$0	\$93	\$0	\$0	\$4	-\$3	\$94	-\$1	\$92	\$1,220
21	\$0	\$0	\$0	\$0	\$97	\$0	\$0	\$5	-\$4	\$98	-\$1	\$96	\$1,316
22	\$0	\$0	\$0	\$0	\$99	\$0	\$0	\$5	-\$8	\$97	-\$1	\$95	\$1,411
23	\$0	\$0	\$0	\$0	\$107	\$0	\$0	\$6	-\$8	\$104	-\$2	\$103	\$1,514
24	\$0	\$0	\$0	\$0	\$129	\$0	\$0	\$7	-\$5	\$132	-\$2	\$130	\$1,644
25	\$0	\$0	\$0	\$0	\$70	\$0	\$0	\$4	-\$3	\$71	-\$5	\$66	\$1,710
26	\$0	\$0	\$0	\$0	\$44	\$0	\$0	\$2	-\$6	\$41	\$0	\$40	\$1,751
27	\$0	\$0	\$0	\$0	\$33	\$0	\$0	\$1	-\$8	\$26	\$0	\$25	\$1,776
28	\$0	\$0	\$0	\$0	\$80	\$0	\$0	\$4	-\$2	\$82	-\$1	\$82	\$1,858
29	\$0	\$0	\$0	\$0	\$29	\$0	\$0	\$1	-\$9	\$22	\$0	\$22	\$1,880
30	\$0	\$0	\$0	\$0	\$37	\$0	\$0	\$2	-\$7	\$32	\$0	\$32	\$1,912
31	\$0	\$0	\$0	\$0	\$36	\$0	\$0	\$2	-\$2	\$36	\$0	\$36	\$1,948
32	\$0	\$0	\$0	\$0	\$37	\$0	\$0	\$2	-\$5	\$34	\$0	\$34	\$1,981
33	\$0	\$0	\$0	\$0	\$29	\$0	\$0	\$2	-\$2	\$28	\$0	\$28	\$2,009
34	\$0	\$0	\$0	\$0	\$21	\$0	\$0	\$1	-\$1	\$21	\$0	\$21	\$2,031
35	\$0	\$0	\$0	\$0	\$6	\$0	\$0	\$0	-\$2	\$4	\$0	\$4	\$2,035
36	\$0	\$0	\$0	\$0	\$24	\$0	\$0	\$1	-\$2	\$24	\$0	\$23	\$2,058
37	\$0	\$0	\$0	\$0	\$5	\$0	\$0	\$0	-\$1	\$4	\$0	\$4	\$2,062
38	\$0	\$0	\$0	\$0	\$19	\$0	\$0	\$1	-\$4	\$16	\$0	\$16	\$2,078
39	\$0	\$0	\$0	\$0	\$20	\$0	\$0	-\$2	\$0	\$18	\$0	\$17	\$2,096
40	\$0	\$0	\$0	\$0	\$13	\$0	\$0	\$0	-\$2	\$11	\$0	\$11	\$2,107
41	\$0	\$0	\$0	\$0	\$10	\$0	\$0	\$1	-\$3	\$8	\$0	\$8	\$2,115
42	\$0	\$0	\$0	\$0	\$23	\$0	\$0	\$1	-\$1	\$23	\$0	\$23	\$2,138
43	\$0	\$0	\$0	\$0	\$16	\$0	\$0	\$1	-\$1	\$16	\$0	\$16	\$2,154
44	\$0	\$0	\$0	\$0	\$10	\$0	\$0	\$1	-\$4	\$7	\$0	\$7	\$2,161
45	\$0	\$0	\$0	\$0	\$5	\$0	\$0	\$0	-\$3	\$2	\$0	\$2	\$2,163
46	\$0	\$0	\$0	\$0	-\$4	\$0	\$0	\$0	-\$1	-\$5	\$0	-\$5	\$2,158
47	\$0	\$0	\$0	\$0	\$11	\$0	\$0	\$1	-\$2	\$9	\$0	\$9	\$2,167
48	\$0	\$0	\$0	\$0	\$4	\$0	\$0	\$0	-\$1	\$3	\$0	\$3	\$2,170
49	\$0	\$0	\$0	\$0	\$12	\$0	\$0	\$1	-\$1	\$11	\$0	\$11	\$2,181
50	\$0	\$0	\$0	\$0	\$7	\$0	\$0	\$0	\$0	\$7	\$0	\$7	\$2,188
51	\$0	\$0	\$0	\$0	\$1	\$0	\$0	-\$2	-\$1	-\$3	\$0	-\$3	\$2,185
52	\$0	\$0	\$0	\$0	-\$5	\$0	\$0	\$0	\$0	-\$5	\$0	-\$5	\$2,180
53	\$0	\$0	\$0	\$0	\$7	\$0	\$0	\$0	\$0	\$7	\$0	\$7	\$2,187
54	\$0	\$0	\$0	\$0	-\$1	\$0	\$0	\$0	-\$3	-\$4	\$0	-\$4	\$2,183
55	\$0	\$0	\$0	\$0	\$5	\$0	\$0	\$0	\$0	\$5	\$0	\$5	\$2,188
56	\$0	\$0	\$0	\$0	-\$2	\$0	\$0	\$0	\$0	-\$2	\$0	-\$2	\$2,186
57	\$0	\$0	\$0	\$0	\$1	\$0	\$0	\$0	-\$1	\$0	\$0	\$0	\$2,186
58	\$0	\$0	\$0	\$0	\$17	\$0	\$0	\$1	\$0	\$18	\$0	\$18	\$2,203
59	\$0	\$0	\$0	\$0	-\$1	\$0	\$0	\$0	-\$2	-\$3	\$0	-\$3	\$2,200
60	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$2	-\$2	\$0	-\$2	\$2,198
61	\$0	\$0	\$0	\$0	-\$1	\$0	\$0	\$0	\$0	-\$2	\$0	-\$2	\$2,196
62	\$0	\$0	\$0	\$0	\$3	\$0	\$0	\$0	\$0	\$3	\$0	\$3	\$2,199
63	\$0	\$0	\$0	\$0	-\$6	\$0	\$0	-\$4	\$0	-\$10	\$0	-\$10	\$2,189
64	\$0	\$0	\$0	\$0	-\$7	\$0	\$0	\$0	\$0	-\$7	\$0	-\$7	\$2,182
65	\$0	\$0	\$0	\$0	\$4	\$0	\$0	\$0	\$0	\$4	\$0	\$4	\$2,186
66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,186
67	\$0	\$0	\$0	\$0	\$2	\$0	\$0	\$0	\$0	\$2	\$0	\$2	\$2,188
68	\$0	\$0	\$0	\$0	-\$2	\$0	\$0	\$0	\$0	-\$2	\$0	-\$2	\$2,186
69	\$0	\$0	\$0	\$0	-\$1	\$0	\$0	\$0	\$0	-\$1	\$0	-\$1	\$2,185
70	\$0	\$0	\$0	\$0	\$7	\$0	\$0	\$0	\$0	\$7	\$0	\$7	\$2,192
71	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,192
72	\$0	\$0	\$0	\$0	-\$4	\$0	\$0	\$0	\$0	-\$5	\$0	-\$5	\$2,188
	\$100,000	-\$18,700	-\$14,400	\$0	-\$56,505	\$0	\$0	-\$6,524	-\$226	\$3,645	-\$1,458	\$2,188	

Sheet 4
SUMMARY of FIT on UNDERWRITING
Dairyland Insurance Company

Exhibit III
Page 11

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Incremental	Cumulative	IRS	Undiscounted	Discounted	Incurred	Taxable	
	Loss & LAE	Loss & LAE	Discount	Loss & LAE	Loss & LAE	Loss & LAE	Underwriting	FIT on
Month	<u>Paid</u>	<u>Paid</u>	<u>Factor</u>	<u>Reserves</u>	<u>Reserves</u>	<u>for Taxes</u>	<u>Gain or Loss</u>	<u>Underwriting</u>
0	\$0	\$0	0.000000	\$0	\$0	\$0	\$0	\$0
1	-\$611	-\$611	0.976638	-\$4,660	-\$4,551	-\$5,162	\$932	-\$326
2	-\$1,620	-\$2,232	0.976638	-\$8,311	-\$8,117	-\$5,186	\$389	-\$136
3	-\$2,743	-\$4,975	0.976638	-\$10,839	-\$10,586	-\$5,212	\$363	-\$127
4	-\$4,311	-\$9,285	0.976638	-\$11,800	-\$11,524	-\$5,249	\$326	-\$114
5	-\$5,687	-\$14,972	0.976638	-\$11,384	-\$11,118	-\$5,281	\$294	-\$103
6	-\$6,939	-\$21,910	0.976638	-\$9,717	-\$9,490	-\$5,310	\$265	-\$93
7	-\$7,909	-\$29,819	0.976638	-\$7,079	-\$6,914	-\$5,333	\$242	-\$85
8	-\$8,760	-\$38,579	0.976638	-\$3,591	-\$3,507	-\$5,353	\$222	-\$78
9	-\$7,862	-\$46,441	0.976638	-\$1,001	-\$977	-\$5,332	\$243	-\$85
10	-\$7,711	-\$54,151	0.976638	\$1,439	\$1,405	-\$5,328	\$247	-\$86
11	-\$5,100	-\$59,251	0.976638	\$1,268	\$1,238	-\$5,267	\$308	-\$108
12	-\$3,395	-\$62,646	0.976638	-\$609	-\$595	-\$5,227	\$867	-\$303
13	-\$2,073	-\$64,719	0.957713	\$1,464	\$1,402	-\$76	-\$596	\$208
14	-\$416	-\$65,135	0.957713	\$1,880	\$1,800	-\$18	-\$18	\$6
15	\$153	-\$64,982	0.957713	\$1,727	\$1,654	\$6	\$6	-\$2
16	\$192	-\$64,790	0.957713	\$1,535	\$1,470	\$8	\$8	-\$3
17	\$144	-\$64,646	0.957713	\$1,391	\$1,332	\$6	\$6	-\$2
18	\$170	-\$64,476	0.957713	\$1,221	\$1,169	\$7	\$7	-\$3
19	\$145	-\$64,331	0.957713	\$1,076	\$1,030	\$6	\$6	-\$2
20	\$94	-\$64,237	0.957713	\$982	\$941	\$4	\$4	-\$1
21	\$98	-\$64,139	0.957713	\$885	\$847	\$4	\$4	-\$1
22	\$97	-\$64,043	0.957713	\$788	\$755	\$4	\$4	-\$1
23	\$104	-\$63,938	0.957713	\$684	\$655	\$4	\$4	-\$2
24	\$132	-\$63,806	0.957713	\$552	\$528	\$6	\$6	-\$2
25	\$71	-\$63,736	0.978513	\$481	\$470	\$13	\$13	-\$5
26	\$41	-\$63,695	0.978513	\$440	\$431	\$1	\$1	\$0
27	\$26	-\$63,669	0.978513	\$414	\$406	\$1	\$1	\$0
28	\$82	-\$63,587	0.978513	\$332	\$325	\$2	\$2	-\$1
29	\$22	-\$63,565	0.978513	\$310	\$303	\$0	\$0	\$0
30	\$32	-\$63,532	0.978513	\$278	\$272	\$1	\$1	\$0
31	\$36	-\$63,496	0.978513	\$242	\$236	\$1	\$1	\$0
32	\$34	-\$63,463	0.978513	\$208	\$203	\$1	\$1	\$0
33	\$28	-\$63,434	0.978513	\$180	\$176	\$1	\$1	\$0
34	\$21	-\$63,413	0.978513	\$158	\$155	\$0	\$0	\$0
35	\$4	-\$63,409	0.978513	\$154	\$151	\$0	\$0	\$0
36	\$24	-\$63,385	0.978513	\$130	\$128	\$1	\$1	\$0
37	\$4	-\$63,381	0.978513	\$126	\$124	\$0	\$0	\$0
38	\$16	-\$63,365	0.978513	\$110	\$108	\$0	\$0	\$0
39	\$18	-\$63,347	0.978513	\$92	\$90	\$0	\$0	\$0
40	\$11	-\$63,336	0.978513	\$81	\$79	\$0	\$0	\$0
41	\$8	-\$63,328	0.978513	\$73	\$72	\$0	\$0	\$0
42	\$23	-\$63,305	0.978513	\$50	\$49	\$1	\$1	\$0
43	\$16	-\$63,289	0.978513	\$34	\$34	\$0	\$0	\$0
44	\$7	-\$63,282	0.978513	\$27	\$26	\$0	\$0	\$0
45	\$2	-\$63,280	0.978513	\$25	\$24	\$0	\$0	\$0
46	-\$5	-\$63,285	0.978513	\$30	\$29	\$0	\$0	\$0
47	\$9	-\$63,276	0.978513	\$21	\$21	\$0	\$0	\$0
48	\$3	-\$63,273	0.978513	\$18	\$17	\$0	\$0	\$0
49	\$11	-\$63,261	0.978513	\$7	\$6	\$0	\$0	\$0
50	\$7	-\$63,255	0.978513	\$0	\$0	\$0	\$0	\$0
51	-\$3	-\$63,257	0.978513	\$2	\$2	\$0	\$0	\$0
52	-\$5	-\$63,263	0.978513	\$8	\$8	\$0	\$0	\$0
53	\$7	-\$63,255	0.978513	\$0	\$0	\$0	\$0	\$0
54	-\$4	-\$63,259	0.978513	\$4	\$4	\$0	\$0	\$0
55	\$5	-\$63,254	0.978513	\$0	\$0	\$0	\$0	\$0
56	-\$2	-\$63,256	0.978513	\$1	\$1	\$0	\$0	\$0
57	\$0	-\$63,257	0.978513	\$2	\$2	\$0	\$0	\$0
58	\$18	-\$63,239	0.978513	-\$16	-\$16	\$0	\$0	\$0
59	-\$3	-\$63,242	0.978513	-\$13	-\$12	\$0	\$0	\$0
60	-\$2	-\$63,244	0.978513	-\$10	-\$10	\$0	\$0	\$0
61	-\$2	-\$63,246	0.978513	-\$9	-\$9	\$0	\$0	\$0
62	\$3	-\$63,243	0.978513	-\$12	-\$12	\$0	\$0	\$0
63	-\$10	-\$63,253	0.978513	-\$2	-\$2	\$0	\$0	\$0
64	-\$7	-\$63,260	0.978513	\$6	\$5	\$0	\$0	\$0
65	\$4	-\$63,256	0.978513	\$2	\$2	\$0	\$0	\$0
66	\$0	-\$63,256	0.978513	\$1	\$1	\$0	\$0	\$0
67	\$2	-\$63,254	0.978513	-\$1	-\$1	\$0	\$0	\$0
68	-\$2	-\$63,256	0.978513	\$1	\$1	\$0	\$0	\$0
69	-\$1	-\$63,257	0.978513	\$3	\$2	\$0	\$0	\$0
70	\$7	-\$63,250	0.978513	-\$4	-\$4	\$0	\$0	\$0
71	\$0	-\$63,250	0.978513	-\$5	-\$4	\$0	\$0	\$0
72	-\$5	-\$63,255	0.978513	\$0	\$0	\$0	\$0	\$0
	-\$63,255					-\$63,255	\$4,165	-\$1,458

Sheet 5
CALCULATION of SURPLUS
Dairyland Insurance Company

Exhibit III
Page 12

	(1)	(2)	(3)	(4)
	<u>SURPLUS added (-) or reduced (+) to support:</u>			
		Loss&LAE&expense	Underwriting	Total
<u>Month</u>	<u>PREMIUM</u>	<u>payments</u>	<u>Profit</u>	<u>SURPLUS</u>
0	-\$35,714	\$41	\$0	-\$35,673
1	\$0	\$496	\$182	\$678
2	\$0	\$1,065	\$182	\$1,247
3	\$0	\$1,653	\$182	\$1,835
4	\$0	\$2,473	\$182	\$2,656
5	\$0	\$3,194	\$182	\$3,376
6	\$0	\$3,849	\$182	\$4,031
7	\$0	\$4,357	\$182	\$4,539
8	\$0	\$4,802	\$182	\$4,985
9	\$0	\$4,332	\$182	\$4,515
10	\$0	\$4,253	\$182	\$4,436
11	\$0	\$2,887	\$182	\$3,069
12	\$0	\$1,953	\$182	\$2,135
13	\$0	\$1,126	\$0	\$1,126
14	\$0	\$218	\$0	\$218
15	\$0	-\$80	\$0	-\$80
16	\$0	-\$100	\$0	-\$100
17	\$0	-\$75	\$0	-\$75
18	\$0	-\$89	\$0	-\$89
19	\$0	-\$76	\$0	-\$76
20	\$0	-\$49	\$0	-\$49
21	\$0	-\$51	\$0	-\$51
22	\$0	-\$51	\$0	-\$51
23	\$0	-\$55	\$0	-\$55
24	\$0	-\$69	\$0	-\$69
25	\$0	-\$37	\$0	-\$37
26	\$0	-\$21	\$0	-\$21
27	\$0	-\$13	\$0	-\$13
28	\$0	-\$43	\$0	-\$43
29	\$0	-\$12	\$0	-\$12
30	\$0	-\$17	\$0	-\$17
31	\$0	-\$19	\$0	-\$19
32	\$0	-\$18	\$0	-\$18
33	\$0	-\$15	\$0	-\$15
34	\$0	-\$11	\$0	-\$11
35	\$0	-\$2	\$0	-\$2
36	\$0	-\$12	\$0	-\$12
37	\$0	-\$2	\$0	-\$2
38	\$0	-\$8	\$0	-\$8
39	\$0	-\$9	\$0	-\$9
40	\$0	-\$6	\$0	-\$6
41	\$0	-\$4	\$0	-\$4
42	\$0	-\$12	\$0	-\$12
43	\$0	-\$8	\$0	-\$8
44	\$0	-\$4	\$0	-\$4
45	\$0	-\$1	\$0	-\$1
46	\$0	\$3	\$0	\$3
47	\$0	-\$5	\$0	-\$5
48	\$0	-\$2	\$0	-\$2
49	\$0	-\$6	\$0	-\$6
50	\$0	-\$4	\$0	-\$4
51	\$0	\$1	\$0	\$1
52	\$0	\$3	\$0	\$3
53	\$0	-\$4	\$0	-\$4
54	\$0	\$2	\$0	\$2
55	\$0	-\$2	\$0	-\$2
56	\$0	\$1	\$0	\$1
57	\$0	\$0	\$0	\$0
58	\$0	-\$9	\$0	-\$9
59	\$0	\$2	\$0	\$2
60	\$0	\$1	\$0	\$1
61	\$0	\$1	\$0	\$1
62	\$0	-\$2	\$0	-\$2
63	\$0	\$5	\$0	\$5
64	\$0	\$4	\$0	\$4
65	\$0	-\$2	\$0	-\$2
66	\$0	\$0	\$0	\$0
67	\$0	-\$1	\$0	-\$1
68	\$0	\$1	\$0	\$1
69	\$0	\$1	\$0	\$1
70	\$0	-\$4	\$0	-\$4
71	\$0	\$0	\$0	\$0
72	\$0	\$2	\$0	\$2
	-\$35,714	\$35,714	\$2,188	\$2,188

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Cumulative	Average	Investment	Cumulative	Average	Investment	Total	
	Supporting	Supporting	Income on	U/W Flow	U/W Flow	Income on	Investment	Net Cash
Month	Surplus	Surplus	Surplus	incl U/W Profit	incl U/W Profit	U/W Flow	Income	Flow
0	-\$35,673	\$17,837	\$52	-\$519	-\$260	-\$1	\$52	-\$35,622
1	-\$35,178	\$35,426	\$104	\$4,455	\$1,968	\$5	\$109	\$787
2	-\$34,113	\$34,645	\$101	\$8,091	\$6,273	\$16	\$118	\$1,365
3	-\$32,460	\$33,287	\$97	\$10,614	\$9,353	\$24	\$122	\$1,957
4	-\$29,987	\$31,224	\$91	\$11,582	\$11,098	\$29	\$120	\$2,776
5	-\$26,793	\$28,390	\$83	\$11,185	\$11,384	\$30	\$113	\$3,489
6	-\$22,944	\$24,869	\$73	\$9,547	\$10,366	\$27	\$100	\$4,131
7	-\$18,587	\$20,766	\$61	\$6,946	\$8,246	\$21	\$82	\$4,622
8	-\$13,785	\$16,186	\$47	\$3,501	\$5,223	\$14	\$61	\$5,046
9	-\$9,452	\$11,619	\$34	\$947	\$2,224	\$6	\$40	\$4,554
10	-\$5,199	\$7,326	\$21	-\$1,457	-\$255	-\$1	\$21	\$4,456
11	-\$2,313	\$3,756	\$11	-\$1,273	-\$1,365	-\$4	\$7	\$3,076
12	-\$360	\$1,336	\$4	\$942	-\$165	\$0	\$3	\$2,139
13	\$766	-\$203	-\$1	-\$1,442	-\$250	-\$1	-\$1	\$1,125
14	\$984	-\$875	-\$3	-\$1,852	-\$1,647	-\$4	-\$7	\$211
15	\$904	-\$944	-\$3	-\$1,701	-\$1,777	-\$5	-\$7	-\$88
16	\$804	-\$854	-\$2	-\$1,512	-\$1,607	-\$4	-\$7	-\$107
17	\$728	-\$766	-\$2	-\$1,370	-\$1,441	-\$4	-\$6	-\$81
18	\$639	-\$684	-\$2	-\$1,203	-\$1,287	-\$3	-\$5	-\$94
19	\$563	-\$601	-\$2	-\$1,060	-\$1,132	-\$3	-\$5	-\$81
20	\$514	-\$539	-\$2	-\$968	-\$1,014	-\$3	-\$4	-\$53
21	\$463	-\$489	-\$1	-\$872	-\$920	-\$2	-\$4	-\$55
22	\$412	-\$438	-\$1	-\$776	-\$824	-\$2	-\$3	-\$54
23	\$358	-\$385	-\$1	-\$673	-\$725	-\$2	-\$3	-\$58
24	\$289	-\$323	-\$1	-\$543	-\$608	-\$2	-\$3	-\$72
25	\$252	-\$270	-\$1	-\$477	-\$510	-\$1	-\$2	-\$39
26	\$230	-\$241	-\$1	-\$437	-\$457	-\$1	-\$2	-\$23
27	\$217	-\$224	-\$1	-\$411	-\$424	-\$1	-\$2	-\$15
28	\$174	-\$195	-\$1	-\$330	-\$370	-\$1	-\$2	-\$45
29	\$162	-\$168	\$0	-\$308	-\$319	-\$1	-\$1	-\$13
30	\$145	-\$154	\$0	-\$275	-\$291	-\$1	-\$1	-\$18
31	\$126	-\$136	\$0	-\$240	-\$258	-\$1	-\$1	-\$20
32	\$109	-\$118	\$0	-\$206	-\$223	-\$1	-\$1	-\$19
33	\$94	-\$101	\$0	-\$178	-\$192	\$0	-\$1	-\$16
34	\$83	-\$88	\$0	-\$157	-\$168	\$0	-\$1	-\$12
35	\$81	-\$82	\$0	-\$153	-\$155	\$0	-\$1	-\$3
36	\$68	-\$74	\$0	-\$129	-\$141	\$0	-\$1	-\$13
37	\$66	-\$67	\$0	-\$125	-\$127	\$0	-\$1	-\$3
38	\$58	-\$62	\$0	-\$109	-\$117	\$0	\$0	-\$9
39	\$48	-\$53	\$0	-\$92	-\$101	\$0	\$0	-\$10
40	\$42	-\$45	\$0	-\$81	-\$86	\$0	\$0	-\$6
41	\$38	-\$40	\$0	-\$73	-\$77	\$0	\$0	-\$4
42	\$26	-\$32	\$0	-\$50	-\$61	\$0	\$0	-\$12
43	\$18	-\$22	\$0	-\$34	-\$42	\$0	\$0	-\$8
44	\$14	-\$16	\$0	-\$27	-\$30	\$0	\$0	-\$4
45	\$13	-\$14	\$0	-\$25	-\$26	\$0	\$0	-\$1
46	\$16	-\$14	\$0	-\$30	-\$27	\$0	\$0	\$3
47	\$11	-\$13	\$0	-\$21	-\$25	\$0	\$0	-\$5
48	\$9	-\$10	\$0	-\$18	-\$19	\$0	\$0	-\$2
49	\$3	-\$6	\$0	-\$7	-\$12	\$0	\$0	-\$6
50	\$0	-\$2	\$0	\$0	-\$3	\$0	\$0	-\$4
51	\$1	-\$1	\$0	-\$2	-\$1	\$0	\$0	\$1
52	\$4	-\$3	\$0	-\$8	-\$5	\$0	\$0	\$3
53	\$0	-\$2	\$0	\$0	-\$4	\$0	\$0	-\$4
54	\$2	-\$1	\$0	-\$4	-\$2	\$0	\$0	\$2
55	\$0	-\$1	\$0	\$0	-\$2	\$0	\$0	-\$2
56	\$1	\$0	\$0	-\$1	\$0	\$0	\$0	\$1
57	\$1	-\$1	\$0	-\$2	-\$2	\$0	\$0	\$0
58	-\$8	\$4	\$0	\$16	\$7	\$0	\$0	-\$9
59	-\$7	\$8	\$0	\$13	\$14	\$0	\$0	\$2
60	-\$5	\$6	\$0	\$10	\$11	\$0	\$0	\$1
61	-\$5	\$5	\$0	\$9	\$10	\$0	\$0	\$1
62	-\$6	\$5	\$0	\$12	\$10	\$0	\$0	-\$2
63	-\$1	\$4	\$0	\$2	\$7	\$0	\$0	\$5
64	\$3	-\$1	\$0	-\$6	-\$2	\$0	\$0	\$4
65	\$1	-\$2	\$0	-\$2	-\$4	\$0	\$0	-\$2
66	\$1	-\$1	\$0	-\$1	-\$1	\$0	\$0	\$0
67	\$0	\$0	\$0	\$1	\$0	\$0	\$0	-\$1
68	\$1	\$0	\$0	-\$1	\$0	\$0	\$0	\$1
69	\$1	-\$1	\$0	-\$2	-\$2	\$0	\$0	\$1
70	-\$2	\$1	\$0	\$4	\$1	\$0	\$0	-\$4
71	-\$2	\$2	\$0	\$5	\$4	\$0	\$0	\$0
72	\$0	\$1	\$0	\$0	\$2	\$0	\$0	\$2
			\$753			\$121	\$875	\$3,062
							IRR:	15.0%

Sheet 1 INPUTS and IRR

- (1) - (5) Assumptions
- (6) Yield for Prospective Period
- (7) Federal Income Tax Rate
- (8) - (12) Internal Expense and Tax Data
- (13) - (15) Internal Loss Adjustment and Assessment Data
- (16) Target Internal Rate of Return

this model solves for the Expected Loss Ratio, given input assumptions for expenses, payment & cash flow patterns, and target IRR; then reports the implied Profit & Contingencies provision

Sheet 2 SUMMARY of CASH FLOW PATTERNS

- (1) Assumed Premium Collection Pattern
- (2) cumulative sum of Column (1)
- (3) Assumed Pattern for General Expense and Taxes
- (4) Assumed Pattern for Commission and O/A
- (5) Assumed Pattern for Residual Market
- (6) Estimated Paid Loss Pattern Based on Sentry Data
- (7) Assumed Pattern for Dividend payments
- (8) Assumption that Loss-Based Taxes are Paid as Losses are Paid
- (9) Assumption that 50% of ULAE is Paid as Claims are Reported and 50% of ULAE is Paid as Losses are Paid
- (10) Estimated Paid ALAE Pattern Based on Sentry Data

Sheet 3 SUMMARY of UNDERWRITING CASH FLOWS

- (1) - (9) Dollar Flows Based on Sheet 2 Patterns and Assumptions from Sheet 1
- (10) Sum of Columns (1) - (9)
- (11) Sheet 4, Column (8)
- (12) Sum of Columns (10) and (11)
- (13) cumulative sum of Column (12)

Sheet 4 SUMMARY of FIT on UNDERWRITING

- (1) Sheet 3, Sum of columns (5), (8) and (9)
- (2) Cumulative Sum of Column (1)
- (3) Reserve Discount Factors from the IRS
- (4) Total Column (1) times cumulative Earned Premium factor, less cumulative payments in Column (2)
- (5) Column (4) times Column (3)
- (6) Column (1) plus Change in Discounted Reserves in Column (5)
- (7) Sheet 3 Column (1) total divided by 4 (in 1st 4 quarters only)
plus Sheet 4 Column (6), plus Sheet 3 Columns (2) (3) (4) (6) & (7)
- (8) Column (7) times Federal Income Tax Rate of 35% times -1

Sheet 5 CALCULATION of SURPLUS

- (1) Sheet 3 Column (1) divided by Sheet 1 item (5)
- (2) Sheet 4 Column (1) divided by Sheet 4 Column (1) total, times Column (1) total
- (3) Sheet 3, Column (12) Total times cumulative Earned Premium factor
- (4) Column (1) plus Column (2) plus Column (3)

Sheet 6 CALCULATION of NET CASH FLOW

- (1) cumulative sum of Sheet 5 Columns (1) & (2)
- (2) Average of Current and Prior Period of Column (1)
- (3) Column (2) times investment income rate for period
- (4) Sheet 3, Column (13) minus cumulative sum of Sheet 5 Column (3)
- (5) Average of Current and Prior Period of Column (4)
- (6) Column (5) times investment income rate for period
- (7) Column (3) plus Column (6)
- (8) Sheet 5 Column (4) plus Column (7)

PAYMENT FACTORS

Loss, ALAE, and Claim development factors

Retrospective Trend Selection
as of 3rd Quarter 2007
Trended to 3/31/2009

BI/MP	2-Year Extended		Retrospective	Selected *
	Prospective	Prospective		
Q403-Q304	1.060	1.124	1.340	1.506
Q404-Q305	1.060	1.124	1.658	1.863
Q405-Q306	1.060	1.124	1.345	1.512
Q406-Q307	1.060	1.124	1.000	1.124

PD	2-Year Extended		Retrospective	Selected *
	Prospective	Prospective		
Q403-Q304	1.040	1.082	1.217	1.317
Q404-Q305	1.040	1.082	1.221	1.320
Q405-Q306	1.040	1.082	0.992	1.073
Q406-Q307	1.040	1.082	1.000	1.082

PI	2-Year Extended		Retrospective	Selected *
	Prospective	Prospective		
Q403-Q304	1.200	1.440	3.401	4.898
Q404-Q305	1.200	1.440	2.642	3.804
Q405-Q306	1.200	1.440	1.533	2.208
Q406-Q307	1.200	1.440	1.000	1.440

UM	2-Year Extended		Retrospective	Selected *
	Prospective	Prospective		
Q403-Q304	1.060	1.124	1.227	1.379
Q404-Q305	1.060	1.124	1.258	1.414
Q405-Q306	1.060	1.124	1.141	1.282
Q406-Q307	1.060	1.124	1.000	1.124

CP	2-Year Extended		Retrospective	Selected *
	Prospective	Prospective		
Q403-Q304	0.980	0.960	0.895	0.859
Q404-Q305	0.980	0.960	1.015	0.975
Q405-Q306	0.980	0.960	0.888	0.852
Q406-Q307	0.980	0.960	1.000	0.960

CL	2-Year Extended		Retrospective	Selected *
	Prospective	Prospective		
Q403-Q304	1.050	1.103	1.231	1.357
Q404-Q305	1.050	1.103	1.202	1.326
Q405-Q306	1.050	1.103	1.057	1.166
Q406-Q307	1.050	1.103	1.000	1.103

* Selected = Retrospective * 2-Year Extended Prospective

PRIVATE PASSENGER CYCLE TREND CALCULATIONS

Country-Wide Dairyland Insurance Company Data as of 9/30/2007

EXHIBIT IV

page 2 of 4

TOTAL LIMITS BI :

Moving Acc. Year	\$ Ult Case Inc Losses	# Earned car years	Avg Actual Pure Prem	last 12 pts est Avg	last 13 pts est Avg	last 14 pts est Avg
Q102-Q402	9,479,410	8,518,495	1.11	0.75	0.83	0.87
Q202-Q103	9,257,946	8,191,941	1.13	0.77	0.84	0.88
Q302-Q203	9,555,685	7,863,848	1.22	0.79	0.85	0.89
Q402-Q303	8,134,224	7,623,019	1.07	0.81	0.87	0.91
Q103-Q403	8,260,099	7,496,803	1.10	0.82	0.88	0.92
Q203-Q104	8,065,984	7,462,224	1.08	0.84	0.90	0.93
Q303-Q204	7,697,486	7,436,618	1.04	0.86	0.91	0.94
Q403-Q304	7,770,712	7,373,645	1.05	0.88	0.92	0.95
Q104-Q404	7,679,711	7,330,693	1.05	0.90	0.94	0.96
Q204-Q105	7,375,378	7,216,477	1.02	0.92	0.96	0.98
Q304-Q205	7,321,650	7,160,080	1.02	0.94	0.97	0.99
Q404-Q305	6,128,694	7,197,537	0.85	0.96	0.99	1.00
Q105-Q405	6,325,389	7,208,037	0.88	0.98	1.00	1.01
Q205-Q106	6,501,176	7,288,865	0.89	1.01	1.02	1.03
Q305-Q206	6,595,854	7,411,437	0.89	1.03	1.04	1.04
Q405-Q306	7,868,633	7,496,853	1.05	1.05	1.05	1.05
Q106-Q406	7,742,292	7,630,583	1.01	1.08	1.07	1.07
Q206-Q107	7,823,345	7,755,618	1.01	1.10	1.09	1.08
Q306-Q207	9,896,658	7,807,484	1.27	1.12	1.11	1.09
Q406-Q307	11,088,213	7,851,958	1.41	1.15	1.12	1.11

Annual	9.3%	6.7%	5.2%
Severity trends:			

Selected: 6.00%

TOTAL LIMITS PD :

Moving Acc. Year	\$ Ult Case Inc Losses	# Earned car years	Avg Actual Pure Prem	last 16 pts est Avg	last 17 pts est Avg	last 18 pts est Avg
Q102-Q402	2,448,906	4,278,362	0.57	0.51	0.52	0.53
Q202-Q103	2,387,873	4,120,145	0.58	0.52	0.53	0.53
Q302-Q203	2,227,984	3,962,874	0.56	0.53	0.53	0.54
Q402-Q303	2,196,335	3,844,756	0.57	0.54	0.54	0.55
Q103-Q403	2,233,624	3,782,751	0.59	0.54	0.55	0.56
Q203-Q104	2,149,738	3,766,446	0.57	0.55	0.56	0.56
Q303-Q204	2,203,429	3,752,294	0.59	0.56	0.57	0.57
Q403-Q304	2,112,405	3,718,766	0.57	0.57	0.58	0.58
Q104-Q404	1,999,969	3,695,536	0.54	0.58	0.58	0.59
Q204-Q105	2,000,872	3,636,811	0.55	0.59	0.59	0.60
Q304-Q205	2,013,097	3,607,018	0.56	0.60	0.60	0.60
Q404-Q305	2,052,940	3,624,932	0.57	0.61	0.61	0.61
Q105-Q405	2,212,126	3,630,059	0.61	0.62	0.62	0.62
Q205-Q106	2,302,511	3,670,980	0.63	0.63	0.63	0.63
Q305-Q206	2,503,691	3,736,960	0.67	0.64	0.64	0.64
Q405-Q306	2,640,808	3,787,691	0.70	0.65	0.65	0.65
Q106-Q406	2,665,712	3,862,992	0.69	0.66	0.66	0.66
Q206-Q107	2,655,662	3,933,564	0.68	0.67	0.67	0.67
Q306-Q207	2,695,285	3,962,354	0.68	0.68	0.68	0.68
Q406-Q307	2,753,810	3,982,908	0.69	0.69	0.69	0.69

Annual	6.7%	6.1%	5.7%
Severity trends:			

Selected: 4.00%

PRIVATE PASSENGER CYCLE TREND CALCULATIONS

Country-Wide Dairyland Insurance Company Data as of 9/30/2007

EXHIBIT IV

page 3 of 4

TOTAL LIMITS PI :

Moving Acc. Year	\$ Ult Case Inc Losses	# Earned car years	Avg Actual Pure Prem	last 18 pts est Avg	last 19 pts est Avg	last 20 pts est Avg
Q102-Q402	318,469	198,347	1.61	1.21	1.22	1.28
Q202-Q103	254,696	189,727	1.34	1.28	1.29	1.35
Q302-Q203	331,229	175,092	1.89	1.36	1.37	1.43
Q402-Q303	298,171	161,509	1.85	1.44	1.45	1.50
Q103-Q403	310,920	151,789	2.05	1.52	1.53	1.59
Q203-Q104	308,193	145,757	2.11	1.62	1.62	1.67
Q303-Q204	212,805	142,355	1.49	1.71	1.72	1.77
Q403-Q304	199,897	138,959	1.44	1.81	1.82	1.86
Q104-Q404	188,217	135,670	1.39	1.92	1.93	1.96
Q204-Q105	199,023	130,553	1.52	2.04	2.04	2.07
Q304-Q205	183,188	127,730	1.43	2.16	2.16	2.19
Q404-Q305	237,763	128,359	1.85	2.28	2.29	2.31
Q105-Q405	243,153	129,557	1.88	2.42	2.42	2.43
Q205-Q106	267,637	132,632	2.02	2.56	2.56	2.56
Q305-Q206	388,522	138,576	2.80	2.72	2.72	2.71
Q405-Q306	466,837	146,281	3.19	2.88	2.88	2.85
Q106-Q406	605,594	155,190	3.90	3.05	3.05	3.01
Q206-Q107	595,705	163,931	3.63	3.23	3.22	3.17
Q306-Q207	698,092	173,192	4.03	3.42	3.41	3.35
Q406-Q307	890,717	182,039	4.89	3.63	3.62	3.53

Annual	26.0%	25.7%	23.8%
Severity trends:			

Selected: 20.00%

TOTAL LIMITS UM :

Moving Acc. Year	\$ Ult Case Inc Losses	# Earned car years	Avg Actual Pure Prem	last 12 pts est Avg	last 13 pts est Avg	last 14 pts est Avg
Q102-Q402	9,699,238	3,991,855	2.43	1.80	1.84	2.01
Q202-Q103	8,355,000	3,824,573	2.18	1.83	1.87	2.03
Q302-Q203	7,412,749	3,656,049	2.03	1.87	1.90	2.05
Q402-Q303	8,332,044	3,531,126	2.36	1.90	1.93	2.07
Q103-Q403	8,235,452	3,458,988	2.38	1.93	1.96	2.10
Q203-Q104	8,068,929	3,429,562	2.35	1.97	2.00	2.12
Q303-Q204	8,493,202	3,399,110	2.50	2.00	2.03	2.14
Q403-Q304	7,087,063	3,344,603	2.12	2.04	2.06	2.16
Q104-Q404	7,105,089	3,296,646	2.16	2.08	2.10	2.19
Q204-Q105	7,392,509	3,214,490	2.30	2.11	2.13	2.21
Q304-Q205	6,713,158	3,162,368	2.12	2.15	2.17	2.23
Q404-Q305	6,538,034	3,163,171	2.07	2.19	2.20	2.26
Q105-Q405	6,771,642	3,157,643	2.14	2.23	2.24	2.28
Q205-Q106	6,731,694	3,187,951	2.11	2.27	2.28	2.30
Q305-Q206	7,664,647	3,248,193	2.36	2.31	2.31	2.33
Q405-Q306	7,519,205	3,298,370	2.28	2.35	2.35	2.35
Q106-Q406	8,298,446	3,371,566	2.46	2.39	2.39	2.38
Q206-Q107	8,419,677	3,438,291	2.45	2.44	2.43	2.40
Q306-Q207	8,757,215	3,468,183	2.53	2.48	2.47	2.43
Q406-Q307	9,072,686	3,488,208	2.60	2.53	2.51	2.45

Annual	7.4%	6.8%	4.3%
Severity trends:			

Selected: 6.00%

PRIVATE PASSENGER CYCLE TREND CALCULATIONS

Country-Wide Dairyland Insurance Company Data as of 9/30/2007

EXHIBIT IV

page 4 of 4

TOTAL LIMITS CP :

Moving Acc. Year	\$ Ult Case Inc Losses	# Earned car years	Avg Actual Pure Prem	last 13 pts est Avg	last 14 pts est Avg	last 15 pts est Avg
Q102-Q402	9,151,619	2,832,623	3.23	2.28	2.44	2.52
Q202-Q103	8,278,313	2,721,190	3.04	2.29	2.43	2.51
Q302-Q203	7,032,561	2,605,502	2.70	2.29	2.42	2.50
Q402-Q303	6,461,731	2,515,086	2.57	2.29	2.41	2.48
Q103-Q403	6,410,863	2,463,654	2.60	2.29	2.41	2.47
Q203-Q104	6,439,957	2,444,557	2.63	2.30	2.40	2.45
Q303-Q204	6,512,598	2,428,489	2.68	2.30	2.39	2.44
Q403-Q304	5,939,835	2,400,349	2.47	2.30	2.38	2.43
Q104-Q404	5,484,834	2,380,057	2.30	2.31	2.38	2.41
Q204-Q105	5,251,119	2,337,308	2.25	2.31	2.37	2.40
Q304-Q205	4,979,512	2,314,445	2.15	2.31	2.36	2.39
Q404-Q305	5,069,291	2,324,232	2.18	2.31	2.36	2.38
Q105-Q405	5,368,911	2,325,255	2.31	2.32	2.35	2.36
Q205-Q106	5,409,244	2,349,366	2.30	2.32	2.34	2.35
Q305-Q206	5,793,802	2,390,636	2.42	2.32	2.33	2.34
Q405-Q306	6,042,312	2,422,825	2.49	2.33	2.33	2.32
Q106-Q406	5,975,155	2,473,145	2.42	2.33	2.32	2.31
Q206-Q107	5,872,531	2,520,572	2.33	2.33	2.31	2.30
Q306-Q207	5,946,761	2,542,429	2.34	2.33	2.30	2.29
Q406-Q307	5,666,070	2,559,534	2.21	2.34	2.30	2.27

Annual	0.5%	-1.2%	-2.2%
Severity trends:			

Selected: -2.00%

TOTAL LIMITS CL :

Moving Acc. Year	\$ Ult Case Inc Losses	# Earned car years	Avg Actual Pure Prem	last 16 pts est Avg	last 17 pts est Avg	last 18 pts est Avg
Q102-Q402	17,307,766	2,785,030	6.21	5.13	5.22	5.35
Q202-Q103	16,386,379	2,673,296	6.13	5.21	5.29	5.41
Q302-Q203	15,159,350	2,557,568	5.93	5.29	5.37	5.48
Q402-Q303	14,096,670	2,468,730	5.71	5.37	5.44	5.54
Q103-Q403	14,355,453	2,419,018	5.93	5.45	5.51	5.61
Q203-Q104	14,001,863	2,401,672	5.83	5.53	5.59	5.67
Q303-Q204	13,656,190	2,388,636	5.72	5.61	5.66	5.74
Q403-Q304	13,322,758	2,363,632	5.64	5.69	5.74	5.81
Q104-Q404	12,862,288	2,346,584	5.48	5.78	5.82	5.88
Q204-Q105	12,877,190	2,307,375	5.58	5.86	5.90	5.95
Q304-Q205	12,929,230	2,287,824	5.65	5.95	5.98	6.02
Q404-Q305	13,278,617	2,301,065	5.77	6.04	6.06	6.09
Q105-Q405	13,588,123	2,305,577	5.89	6.13	6.14	6.16
Q205-Q106	13,929,407	2,332,877	5.97	6.22	6.23	6.23
Q305-Q206	14,876,869	2,378,590	6.25	6.31	6.31	6.31
Q405-Q306	15,861,948	2,417,097	6.56	6.40	6.40	6.38
Q106-Q406	16,671,118	2,474,824	6.74	6.50	6.48	6.46
Q206-Q107	17,080,007	2,530,553	6.75	6.60	6.57	6.53
Q306-Q207	17,728,351	2,563,733	6.92	6.69	6.66	6.61
Q406-Q307	18,000,172	2,594,375	6.94	6.79	6.75	6.69

Annual	6.1%	5.6%	4.8%
Severity trends:			

Selected: 5.00%

DAIRYLAND INSURANCE COMPANY
PERMISSIBLE LOSS AND LOSS EXPENSE RATIO DEVELOPMENT
MOTORCYCLE

	ARKANSAS	
	Liability	Physical Dmg
1. Commissions	13.5%	13.5%
2. Premium Taxes	2.6%	2.6%
3. General Expenses	16.6%	16.6%
4. Total Underwriting Expenses {(1)+(2)+(3)}	32.7%	32.7%
5. Allowance for Profit	6.1%	3.7%
6. Permissible Loss & Loss Expense Ratio {100%-(4)-(5)}	61.2%	63.7%

as of 9/2007

Symbol	Current	Indicated	Credibility	Cwghtind	Selected
1	0.95	1.61	0.19	1.08	1.25
2	0.95	1.61	0.22	1.10	1.25
3	0.95	1.61	0.11	1.02	1.25
4	0.95	1.61	0.15	1.05	1.25
5	0.95	0.62	0.06	0.93	1.25
6	0.95	0.01	0.06	0.89	1.25
7	0.95	0.01	0.06	0.89	1.25
8	0.95	4.93	0.15	1.53	1.25
10	1.05	0.72	0.75	0.81	0.80
11	1.05	0.87	0.46	0.97	0.95
12	1.05	0.87	0.76	0.91	0.95
13	1.05	0.87	0.15	1.02	1.04
14	1.05	1.05	1.00	1.05	1.05
15	1.05	1.05	0.55	1.05	1.15
16	1.05	0.44	0.18	0.94	0.87
17	1.05	0.86	0.23	1.01	0.87
18	1.05	0.45	0.54	0.73	0.90
19	1.00	0.44	0.14	0.92	0.91
20	1.00	0.44	0.17	0.91	0.91
21	1.00	0.44	0.05	0.97	0.91
22	1.00	0.48	0.50	0.74	0.91
23	1.00	0.48	0.26	0.87	0.91
24	1.00	0.48	0.52	0.73	0.91
25	1.00	0.68	0.31	0.90	0.96
26	1.00	0.68	0.33	0.89	0.96
27	1.00	0.68	0.29	0.91	0.96
28	1.00	2.02	0.37	1.38	0.90
29	1.00	0.01	0.05	0.95	0.90
30	1.05	1.39	0.19	1.12	0.87
31	1.05	0.33	0.16	0.94	0.91
32	1.05	0.33	0.12	0.96	0.97
33	1.05	0.67	0.36	0.91	0.89
34	0.92	0.48	0.87	0.54	0.80
35	0.92	0.48	0.57	0.67	0.80
36	0.92	0.48	0.27	0.80	0.80
37	0.92	0.48	0.41	0.74	0.80
38	0.92	0.01	0.09	0.84	0.80
40	1.02	0.79	0.33	0.94	0.95
41	1.02	0.79	0.18	0.98	0.95
42	1.02	0.79	0.07	1.00	1.05
43	1.02	0.00	0.06	0.96	1.05
44	1.02	0.93	0.37	0.99	1.04
45	1.02	0.93	0.13	1.01	0.94
46	1.02	0.93	0.48	0.98	0.94
48	1.02	0.35	0.18	0.90	0.95
50	1.25	0.51	0.09	1.18	1.25
51	1.25	0.51	0.18	1.11	1.25
52	4.15	1.28	0.19	3.61	2.13
53	4.15	1.28	0.25	3.43	2.13
54	4.15	1.28	0.20	3.59	2.13
55	3.95	1.28	0.10	3.69	2.15
56	3.95	1.28	0.07	3.77	2.15
57	3.95	1.28	0.08	3.74	2.15
60	1.00	0.59	0.12	0.95	1.00
61	1.00	0.59	0.08	0.97	1.00
62	1.00	0.59	0.03	0.99	1.00
63	1.00	0.59	0.04	0.98	1.00
64	1.00	0.00	0.05	0.95	1.00
65	1.00	0.00	0.01	0.99	1.00
66	1.00	0.00	0.02	0.98	1.00
67	1.00	0.00	0.04	0.96	1.00
68	1.00	0.00	0.01	0.99	1.00
71	1.00	0.02	0.01	0.99	1.00
72	1.00	0.02	0.01	0.99	1.00
73	1.00	0.02	0.01	0.99	1.00
74	1.00	0.02	0.01	0.99	1.00
75	1.00	0.02	0.00	1.00	1.00
76	1.00	0.02	0.01	0.99	1.00
77	0.90	0.02	0.25	0.68	0.90
78	1.00	0.25	0.02	0.99	1.00
79	1.00	0.01	0.05	0.95	1.00
80	1.00	0.01	0.05	0.95	1.00
82	1.00	0.01	0.24	0.77	1.00
85	1.00	0.52	0.01	1.00	1.00
86	1.00	0.01	0.01	0.99	1.00
87	1.00	0.01	0.05	0.96	1.00
88	1.00	0.01	0.15	0.85	1.25
89	1.05	0.39	0.07	1.01	1.25
90	1.20	0.39	0.10	1.12	1.04
91	1.15	0.39	0.01	1.14	2.15
92	1.35	0.39	0.03	1.32	1.33
93	4.00	0.39	0.02	3.92	2.15
99	4.50	0.39	0.07	4.23	2.50

Age	Current	Indicated	Credibility	Cwghtind	Selected
18-	4.75	2.40	0.17	4.36	3.00
19	4.75	1.86	0.16	4.30	3.00
20	4.75	1.57	0.17	4.22	3.00
21	4.75	1.35	0.17	4.16	3.00
22	4.75	1.02	0.17	4.11	3.00
23	4.75	1.95	0.18	4.25	1.64
24	4.75	0.98	0.17	4.10	1.64
25	1.40	1.11	0.23	1.33	1.64
26	1.40	1.19	0.25	1.35	1.64
27	1.40	1.03	0.26	1.30	1.64
28	1.40	1.16	0.27	1.34	1.18
29	1.40	0.83	0.27	1.25	1.18
30	1.40	1.46	0.27	1.42	1.18
31	1.40	0.66	0.28	1.19	1.18
32	1.40	0.67	0.29	1.19	1.18
33	1.40	0.59	0.30	1.16	1.18
34	1.40	1.74	0.32	1.51	1.18
35	1.15	0.88	0.34	1.06	1.00
36	1.15	0.84	0.35	1.04	1.00
37	1.15	0.97	0.36	1.09	1.00
38	1.15	0.61	0.37	0.95	1.00
39	1.15	1.96	0.40	1.47	1.00
40	1.15	1.09	0.42	1.12	1.00
41	1.15	1.34	0.44	1.23	1.00
42	1.15	0.70	0.46	0.94	1.00
43	1.15	0.95	0.48	1.05	1.00
44	1.15	0.86	0.50	1.01	1.00
45	1.00	0.97	0.51	0.98	1.00
46	1.00	1.36	0.52	1.19	1.00
47	1.00	1.02	0.52	1.01	1.00
48	1.00	0.70	0.54	0.84	1.00
49	1.00	1.00	0.53	1.00	1.00
50	1.00	0.93	0.52	0.96	1.04
51	1.00	1.14	0.52	1.07	1.04
52	1.00	0.59	0.50	0.79	1.04
53	1.00	1.00	0.48	1.00	1.04
54	1.00	1.49	0.47	1.23	1.04
55	1.00	1.04	0.45	1.02	1.04
56	1.00	1.11	0.43	1.05	1.04
57	1.00	0.97	0.42	0.99	1.04
58	1.00	1.01	0.41	1.00	1.04
59	1.00	0.98	0.38	0.99	1.04
60	1.00	1.01	0.33	1.00	1.04
61	1.00	1.03	0.31	1.01	1.04
62	1.00	1.29	0.30	1.09	1.04
63	1.00	0.91	0.28	0.97	1.04
64	1.00	0.67	0.26	0.91	1.04
65	1.00	1.02	0.24	1.00	1.14
66	1.00	0.95	0.22	0.99	1.14
67	1.00	0.61	0.21	0.92	1.14
68	1.00	2.18	0.19	1.23	1.14
69	1.00	0.22	0.18	0.86	1.14
70	1.00	4.59	0.16	1.59	1.14
71	1.00	0.07	0.15	0.86	1.14
72	1.00	0.16	0.14	0.89	1.14
73	1.00	0.74	0.12	0.97	1.14
74	1.00	0.90	0.11	0.99	1.14
75+	1.00	0.89	0.24	0.97	1.25

Marital	Current	Indicated	Credibility	Cwghtind	Selected
M	1.00	1.00	1.00	1.00	1.00
S	1.33	1.32	1.00	1.32	1.31

Rider Scr	Current	Indicated	Credibility	Cwghtind	Selected
18	1.25	1.43	0.05	1.26	2.00
19	1.19	0.75	0.08	1.15	1.85
20	1.14	1.38	0.09	1.16	1.71
21	1.09	1.30	0.12	1.12	1.59
22	1.04	1.89	0.14	1.16	1.47
23	1.00	2.47	0.19	1.28	1.36
24	0.95	1.04	0.30	0.98	1.26
25	0.91	1.81	0.23	1.12	1.17
26	0.87	1.07	0.43	0.96	1.08
27	0.83	0.84	0.41	0.83	1.00
28	0.79	0.75	0.67	0.76	0.93
29	0.75	0.91	0.77	0.87	0.86
30	0.72	0.83	0.98	0.83	0.79
31	0.69	0.82	1.00	0.82	0.73
32	0.66	0.64	1.00	0.64	0.68
33	0.63	0.63	1.00	0.63	0.63
34	0.60	0.53	0.86	0.54	0.58
35	0.57	0.26	0.47	0.42	0.54

CC Range	Current	Indicated	Credibility	Cwghtind	Selected	Selected/2
0-90	0.16	2.31	0.34	0.89	0.51	0.26
91-175	0.40	0.71	0.25	0.48	0.60	0.30
176-225	0.40	0.21	0.20	0.36	0.71	0.36
226-375	0.40	0.93	0.45	0.64	0.84	0.42
376-475	0.80	1.12	0.33	0.91	0.99	0.50
476-575	1.00	0.94	0.44	0.97	1.17	0.59
576-775	1.00	2.31	1.00	2.31	1.38	0.69
776-875	1.20	3.74	0.50	2.46	1.62	0.81
876-1050	1.72	1.62	0.83	1.64	1.92	0.96
1051-1275	1.72	1.89	1.00	1.89	2.26	1.13
1276-1375	2.75	3.73	0.98	3.71	2.74	1.37
1376-1525	2.80	2.80	1.00	2.80	2.80	1.40
1526-1675	2.80	2.00	0.38	2.50	2.90	1.45
1676-1975	3.00	1.24	0.37	2.36	3.00	1.50
1976+	3.00	1.23	0.07	2.88	3.10	1.55

Model Yr	Current	Indicated	Credibility	Cwghtind	Selected
1970-	0.65	0.42	0.34	0.57	0.68
1971	0.65	0.34	0.15	0.60	0.68
1972	0.65	0.06	0.19	0.54	0.68
1973	0.65	2.04	0.20	0.93	0.68
1974	0.65	0.21	0.20	0.56	0.68
1975	0.65	2.12	0.23	0.99	0.68
1976	0.65	0.22	0.25	0.54	0.68
1977	0.65	0.18	0.25	0.53	0.68
1978	0.65	0.27	0.30	0.54	0.68
1979	0.65	0.81	0.31	0.70	0.68
1980	0.65	0.76	0.36	0.69	0.68
1981	0.65	0.59	0.38	0.63	0.68
1982	0.65	0.51	0.43	0.59	0.68
1983	0.65	0.86	0.36	0.73	0.68
1984	0.65	0.72	0.33	0.67	0.68
1985	0.65	0.72	0.36	0.68	0.68
1986	0.65	0.76	0.37	0.69	0.68
1987	0.65	0.63	0.29	0.64	0.68
1988	0.65	0.97	0.26	0.73	0.68
1989	0.65	0.76	0.27	0.68	0.68
1990	0.65	2.00	0.26	1.00	0.79
1991	0.65	0.87	0.26	0.71	0.79
1992	0.65	1.18	0.29	0.81	0.79
1993	0.65	1.08	0.34	0.80	0.79
1994	0.65	1.05	0.36	0.80	0.79
1995	0.65	0.78	0.40	0.70	0.88
1996	0.85	0.56	0.45	0.72	0.88
1997	0.85	0.60	0.47	0.73	0.88
1998	0.85	0.70	0.50	0.77	0.88
1999	0.85	1.03	0.60	0.96	0.94
2000	0.85	1.09	0.68	1.01	0.97
2001	0.85	0.96	0.70	0.93	0.99
2002	1.00	1.20	0.71	1.14	1.02
2003	1.00	1.33	0.74	1.25	1.04
2004	1.00	1.36	0.63	1.23	1.07
2005	1.10	1.10	0.75	1.10	1.10
2006	1.10	2.03	0.69	1.75	1.16
2007+	1.10	2.52	0.28	1.50	1.21

Symbol	Current	Indicated	Credibility	Cwghtind	Selected
1	0.95	1.61	0.19	1.08	1.67
2	0.95	1.61	0.22	1.10	1.67
3	0.95	1.61	0.11	1.02	1.67
4	0.95	1.61	0.15	1.05	1.67
5	0.95	0.62	0.06	0.93	1.67
6	0.95	0.01	0.06	0.89	1.67
7	0.95	0.01	0.06	0.89	1.67
8	0.95	4.93	0.15	1.53	1.67
10	1.05	0.72	0.75	0.81	0.81
11	1.05	0.87	0.46	0.97	0.97
12	1.05	0.87	0.76	0.91	0.97
13	1.05	0.87	0.15	1.02	1.07
14	1.05	1.05	1.00	1.05	1.39
15	1.05	1.05	0.55	1.05	1.52
16	1.05	0.44	0.18	0.94	1.00
17	1.05	0.86	0.23	1.01	1.00
18	1.05	0.45	0.54	0.73	0.90
19	1.00	0.44	0.14	0.92	0.86
20	1.00	0.44	0.17	0.91	0.86
21	1.00	0.44	0.05	0.97	0.86
22	1.00	0.48	0.50	0.74	0.86
23	1.00	0.48	0.26	0.87	0.86
24	1.00	0.48	0.52	0.73	0.86
25	1.00	0.68	0.31	0.90	0.63
26	1.00	0.68	0.33	0.89	0.63
27	1.00	0.68	0.29	0.91	0.63
28	1.00	2.02	0.37	1.38	0.90
29	1.00	0.01	0.05	0.95	0.90
30	1.05	1.39	0.19	1.12	1.00
31	1.05	0.33	0.16	0.94	0.86
32	1.05	0.33	0.12	0.96	0.63
33	1.05	0.67	0.36	0.91	0.94
34	0.92	0.48	0.87	0.54	1.25
35	0.92	0.48	0.57	0.67	1.25
36	0.92	0.48	0.27	0.80	1.25
37	0.92	0.48	0.41	0.74	1.25
38	0.92	0.01	0.09	0.84	0.80
40	1.02	0.79	0.33	0.94	0.63
41	1.02	0.79	0.18	0.98	0.63
42	1.02	0.79	0.07	1.00	0.70
43	1.02	0.00	0.06	0.96	1.05
44	1.02	0.93	0.37	0.99	1.10
45	1.02	0.93	0.13	1.01	0.99
46	1.02	0.93	0.48	0.98	0.99
48	1.02	0.35	0.18	0.90	0.95
50	1.25	0.51	0.09	1.18	0.87
51	1.25	0.51	0.18	1.11	0.87
52	4.15	1.28	0.19	3.61	1.39
53	4.15	1.28	0.25	3.43	1.39
54	4.15	1.28	0.20	3.59	1.39
55	3.95	1.28	0.10	3.69	1.35
56	3.95	1.28	0.07	3.77	1.35
57	3.95	1.28	0.08	3.74	1.35
60	1.00	0.59	0.12	0.95	1.00
61	1.00	0.59	0.08	0.97	1.00
62	1.00	0.59	0.03	0.99	1.00
63	1.00	0.59	0.04	0.98	1.00
64	1.00	0.00	0.05	0.95	1.00
65	1.00	0.00	0.01	0.99	1.00
66	1.00	0.00	0.02	0.98	1.00
67	1.00	0.00	0.04	0.96	1.00
68	1.00	0.00	0.01	0.99	1.00
71	1.00	0.02	0.01	0.99	1.00
72	1.00	0.02	0.01	0.99	1.00
73	1.00	0.02	0.01	0.99	1.00
74	1.00	0.02	0.01	0.99	1.00
75	1.00	0.02	0.00	1.00	1.00
76	1.00	0.02	0.01	0.99	1.00
77	0.90	0.02	0.25	0.68	0.90
78	1.00	0.25	0.02	0.99	1.00
79	1.00	0.01	0.05	0.95	1.00
80	1.00	0.01	0.05	0.95	1.00
82	1.00	0.01	0.24	0.77	1.00
85	1.00	0.52	0.01	1.00	1.00
86	1.00	0.01	0.01	0.99	1.00
87	1.00	0.01	0.05	0.96	1.00
88	1.00	0.01	0.15	0.85	1.67
89	1.05	0.39	0.07	1.01	1.67
90	1.20	0.39	0.10	1.12	1.52
91	1.15	0.39	0.01	1.14	1.39
92	1.35	0.39	0.03	1.32	1.10
93	4.00	0.39	0.02	3.92	1.39
99	4.50	0.39	0.07	4.23	2.50

Age	Current	Indicated	Credibility	Cwghtind	Selected
18-	1.00	2.40	0.17	1.23	1.55
19	1.00	1.86	0.16	1.14	1.55
20	1.00	1.57	0.17	1.10	1.55
21	1.00	1.35	0.17	1.06	1.55
22	1.00	1.02	0.17	1.00	1.55
23	1.00	1.95	0.18	1.17	1.55
24	1.00	0.98	0.17	1.00	1.55
25	1.00	1.11	0.23	1.03	1.55
26	1.00	1.19	0.25	1.05	1.55
27	1.00	1.03	0.26	1.01	1.55
28	1.00	1.16	0.27	1.04	1.10
29	1.00	0.83	0.27	0.95	1.10
30	1.00	1.46	0.27	1.13	1.10
31	1.00	0.66	0.28	0.90	1.10
32	1.00	0.67	0.29	0.90	1.10
33	1.00	0.59	0.30	0.88	1.10
34	1.00	1.74	0.32	1.23	1.10
35	1.00	0.88	0.34	0.96	1.00
36	1.00	0.84	0.35	0.94	1.00
37	1.00	0.97	0.36	0.99	1.00
38	1.00	0.61	0.37	0.85	1.00
39	1.00	1.96	0.40	1.38	1.00
40	1.00	1.09	0.42	1.04	1.00
41	1.00	1.34	0.44	1.15	1.00
42	1.00	0.70	0.46	0.86	1.00
43	1.00	0.95	0.48	0.98	1.00
44	1.00	0.86	0.50	0.93	1.00
45	1.00	0.97	0.51	0.98	1.00
46	1.00	1.36	0.52	1.19	1.00
47	1.00	1.02	0.52	1.01	1.00
48	1.00	0.70	0.54	0.84	1.00
49	1.00	1.00	0.53	1.00	1.00
50	1.00	0.93	0.52	0.96	1.00
51	1.00	1.14	0.52	1.07	1.00
52	1.00	0.59	0.50	0.79	1.00
53	1.00	1.00	0.48	1.00	1.00
54	1.00	1.49	0.47	1.23	1.00
55	1.00	1.04	0.45	1.02	1.00
56	1.00	1.11	0.43	1.05	1.00
57	1.00	0.97	0.42	0.99	1.00
58	1.00	1.01	0.41	1.00	1.00
59	1.00	0.98	0.38	0.99	1.00
60	1.00	1.01	0.33	1.00	1.00
61	1.00	1.03	0.31	1.01	1.00
62	1.00	1.29	0.30	1.09	1.00
63	1.00	0.91	0.28	0.97	1.00
64	1.00	0.67	0.26	0.91	1.00
65	1.00	1.02	0.24	1.00	1.23
66	1.00	0.95	0.22	0.99	1.23
67	1.00	0.61	0.21	0.92	1.23
68	1.00	2.18	0.19	1.23	1.23
69	1.00	0.22	0.18	0.86	1.23
70	1.00	4.59	0.16	1.59	1.23
71	1.00	0.07	0.15	0.86	1.23
72	1.00	0.16	0.14	0.89	1.23
73	1.00	0.74	0.12	0.97	1.23
74	1.00	0.90	0.11	0.99	1.23
75+	1.00	0.89	0.24	0.97	1.23

Marital	Current	Indicated	Credibility	Cwghtind	Selected
M	1.00	1.00	1.00	1.00	1.00
S	1.00	1.32	1.00	1.32	1.23

Rider Scr	Current	Indicated	Credibility	Cwghtind	Selected
18	1.25	1.43	0.05	1.26	2.00
19	1.19	0.75	0.08	1.15	1.85
20	1.14	1.38	0.09	1.16	1.71
21	1.09	1.30	0.12	1.12	1.59
22	1.04	1.89	0.14	1.16	1.47
23	1.00	2.47	0.19	1.28	1.36
24	0.95	1.04	0.30	0.98	1.26
25	0.91	1.81	0.23	1.12	1.17
26	0.87	1.07	0.43	0.96	1.08
27	0.83	0.84	0.41	0.83	1.00
28	0.79	0.75	0.67	0.76	0.93
29	0.75	0.91	0.77	0.87	0.86
30	0.72	0.83	0.98	0.83	0.79
31	0.69	0.82	1.00	0.82	0.73
32	0.66	0.64	1.00	0.64	0.68
33	0.63	0.63	1.00	0.63	0.63
34	0.60	0.53	0.86	0.54	0.58
35	0.57	0.26	0.47	0.42	0.54

CC Range	Current	Indicated	Credibility	Cwghtind	Selected	Selected/2
0-90	0.16	2.31	0.34	0.89	0.51	0.26
91-175	0.40	0.71	0.25	0.48	0.60	0.30
176-225	0.40	0.21	0.20	0.36	0.71	0.36
226-375	0.40	0.93	0.45	0.64	0.84	0.42
376-475	0.80	1.12	0.33	0.91	0.99	0.50
476-575	1.00	0.94	0.44	0.97	1.17	0.59
576-775	1.00	2.31	1.00	2.31	1.38	0.69
776-875	1.20	3.74	0.50	2.46	1.62	0.81
876-1050	1.72	1.62	0.83	1.64	1.92	0.96
1051-1275	1.72	1.89	1.00	1.89	2.26	1.13
1276-1375	2.75	3.73	0.98	3.71	2.74	1.37
1376-1525	2.80	2.80	1.00	2.80	2.80	1.40
1526-1675	2.80	2.00	0.38	2.50	2.90	1.45
1676-1975	3.00	1.24	0.37	2.36	3.00	1.50
1976+	3.00	1.23	0.07	2.88	3.10	1.55

Model Yr	Current	Indicated	Credibility	Cwghtind	Selected
1970	0.65	0.42	0.34	0.57	0.68
1971	0.65	0.34	0.15	0.60	0.68
1972	0.65	0.06	0.19	0.54	0.68
1973	0.65	2.04	0.20	0.93	0.68
1974	0.65	0.21	0.20	0.56	0.68
1975	0.65	2.12	0.23	0.99	0.68
1976	0.65	0.22	0.25	0.54	0.68
1977	0.65	0.18	0.25	0.53	0.68
1978	0.65	0.27	0.30	0.54	0.68
1979	0.65	0.81	0.31	0.70	0.68
1980	0.65	0.76	0.36	0.69	0.68
1981	0.65	0.59	0.38	0.63	0.68
1982	0.65	0.51	0.43	0.59	0.68
1983	0.65	0.86	0.36	0.73	0.68
1984	0.65	0.72	0.33	0.67	0.68
1985	0.65	0.72	0.36	0.68	0.68
1986	0.65	0.76	0.37	0.69	0.68
1987	0.65	0.63	0.29	0.64	0.68
1988	0.65	0.97	0.26	0.73	0.68
1989	0.65	0.76	0.27	0.68	0.68
1990	0.65	2.00	0.26	1.00	0.79
1991	0.65	0.87	0.26	0.71	0.79
1992	0.65	1.18	0.29	0.81	0.79
1993	0.65	1.08	0.34	0.80	0.79
1994	0.65	1.05	0.36	0.80	0.79
1995	0.65	0.78	0.40	0.70	0.88
1996	0.85	0.56	0.45	0.72	0.88
1997	0.85	0.60	0.47	0.73	0.88
1998	0.85	0.70	0.50	0.77	0.88
1999	0.85	1.03	0.60	0.96	0.94
2000	0.85	1.09	0.68	1.01	0.97
2001	0.85	0.96	0.70	0.93	0.99
2002	1.00	1.20	0.71	1.14	1.02
2003	1.00	1.33	0.74	1.25	1.04
2004	1.00	1.36	0.63	1.23	1.07
2005	1.10	1.10	0.75	1.10	1.10
2006	1.10	2.03	0.69	1.75	1.16
2007+	1.10	2.52	0.28	1.50	1.21

Symbol	Current	Indicated	Credibility	Cwghtind	Selected
1	1.40	1.75	0.26	1.49	1.75
2	1.40	1.75	0.31	1.51	1.75
3	1.45	1.75	0.17	1.50	1.75
4	1.45	1.75	0.24	1.52	1.75
5	1.45	1.64	0.11	1.47	1.75
6	1.45	3.14	0.12	1.65	2.00
7	1.45	3.14	0.06	1.56	2.00
8	1.10	1.29	0.18	1.13	1.30
10	0.85	0.74	1.00	0.74	0.75
11	1.45	1.21	0.75	1.27	1.15
12	1.45	1.21	1.00	1.21	1.20
13	1.60	1.21	0.28	1.49	1.25
14	1.55	1.55	1.00	1.55	1.55
15	1.90	1.55	1.00	1.55	1.75
16	1.74	1.69	0.35	1.72	1.70
17	2.00	1.95	0.42	1.98	1.95
18	1.60	1.12	0.54	1.34	1.40
19	0.80	1.26	0.26	0.92	0.80
20	1.82	1.26	0.31	1.65	1.82
21	1.77	1.26	0.11	1.71	1.77
22	0.85	0.40	0.49	0.63	0.65
23	0.90	0.40	0.36	0.72	0.70
24	1.00	0.40	0.31	0.81	0.80
25	1.60	1.43	0.37	1.54	1.40
26	1.85	1.43	0.45	1.66	1.65
27	2.25	1.43	0.52	1.82	2.05
28	1.10	0.16	0.17	0.94	0.65
29	1.10	0.02	0.03	1.07	0.65
30	1.13	1.12	0.39	1.12	1.13
31	1.05	1.29	0.31	1.12	1.10
32	1.40	1.29	0.23	1.37	1.50
33	1.55	1.19	0.61	1.33	1.25
34	0.90	0.65	1.00	0.65	0.70
35	0.90	0.65	0.98	0.66	0.75
36	1.00	0.65	0.55	0.81	0.95
37	1.10	0.65	0.78	0.75	1.00
38	0.95	0.34	0.07	0.91	0.65
40	1.80	1.82	0.57	1.81	1.80
41	1.95	1.82	0.33	1.91	1.90
42	1.95	1.82	0.08	1.94	1.95
43	1.95	0.01	0.06	1.83	1.95
44	0.80	1.22	0.42	0.98	1.00
45	0.85	1.22	0.21	0.93	1.05
46	1.00	1.22	0.92	1.20	1.20
48	0.97	0.53	0.12	0.92	0.90
50	2.25	2.04	0.12	2.22	2.25
51	2.25	2.04	0.32	2.19	2.25
52	9.95	3.67	0.17	8.86	4.00
53	10.00	3.67	0.22	8.59	4.00
54	10.05	3.67	0.27	8.31	4.00
55	8.85	3.67	0.16	8.04	4.00
56	8.90	3.67	0.08	8.49	4.00
57	8.95	3.67	0.08	8.54	4.00
60	3.20	0.86	0.21	2.70	2.90
61	3.80	0.86	0.12	3.45	3.40
62	3.90	0.86	0.04	3.77	3.50
63	4.00	0.86	0.07	3.77	3.60
64	3.20	1.00	0.09	3.00	2.90
65	3.30	1.00	0.02	3.25	3.00
66	3.40	1.00	0.03	3.32	3.05
67	3.50	1.00	0.07	3.32	3.15
68	1.00	0.00	0.01	0.99	1.00
71	1.00	0.88	0.02	1.00	1.00
72	1.00	0.88	0.02	1.00	1.00
73	1.00	0.88	0.01	1.00	1.00
74	1.00	0.88	0.02	1.00	1.00
75	1.00	0.88	0.01	1.00	1.00
76	1.00	0.88	0.01	1.00	1.00
77	1.00	0.88	0.34	0.96	1.00
78	1.12	0.48	0.03	1.10	1.12
79	1.18	0.01	0.06	1.11	1.18
80	1.24	0.01	0.04	1.19	1.24
82	1.05	0.01	0.31	0.72	1.05
85	0.76	0.38	0.01	0.76	0.76
86	1.12	0.01	0.01	1.11	1.12
87	1.12	0.01	0.04	1.07	1.12
88	1.45	0.01	0.20	1.17	1.75
89	1.20	1.02	0.07	1.19	1.75
90	1.10	1.02	0.14	1.09	1.80
91	1.60	1.02	0.03	1.58	2.25
92	1.85	1.02	0.04	1.82	2.25
93	10.50	1.02	0.03	10.25	4.00
99	11.00	1.02	0.08	10.19	4.50

Age	Current	Indicated	Credibility	Cwghtind	Selected
18	3.80	2.39	0.20	3.52	3.06
19	3.80	2.40	0.22	3.49	3.06
20	3.80	2.47	0.23	3.49	3.06
21	3.80	1.78	0.24	3.31	3.06
22	3.80	2.55	0.24	3.50	3.06
23	3.80	1.74	0.26	3.27	1.66
24	3.80	1.56	0.25	3.24	1.66
25	1.60	1.51	0.40	1.57	1.66
26	1.60	1.43	0.44	1.53	1.66
27	1.60	1.49	0.46	1.55	1.66
28	1.60	1.14	0.46	1.38	1.28
29	1.60	1.40	0.47	1.51	1.28
30	1.60	1.20	0.48	1.41	1.28
31	1.60	1.06	0.48	1.34	1.28
32	1.60	1.21	0.50	1.41	1.28
33	1.60	1.20	0.51	1.40	1.28
34	1.60	1.10	0.55	1.33	1.28
35	1.20	0.92	0.59	1.03	1.20
36	1.20	0.91	0.60	1.02	1.20
37	1.20	1.13	0.62	1.16	1.20
38	1.20	1.12	0.65	1.15	1.20
39	1.20	1.11	0.68	1.14	1.20
40	1.20	1.14	0.72	1.16	1.20
41	1.20	1.13	0.76	1.15	1.20
42	1.20	1.08	0.79	1.11	1.20
43	1.20	1.10	0.81	1.12	1.20
44	1.20	1.20	0.84	1.20	1.20
45	1.08	1.09	0.86	1.09	1.14
46	1.08	1.05	0.87	1.06	1.14
47	1.08	1.11	0.88	1.11	1.14
48	1.08	0.94	0.89	0.96	1.14
49	1.08	1.17	0.88	1.16	1.14
50	1.08	0.97	0.87	0.98	1.02
51	1.08	0.97	0.85	0.99	1.02
52	1.08	0.88	0.83	0.91	1.02
53	1.08	1.27	0.80	1.23	1.02
54	1.08	1.10	0.77	1.10	1.02
55	1.08	0.89	0.73	0.94	1.02
56	1.08	1.10	0.71	1.09	1.02
57	1.08	1.05	0.69	1.06	1.02
58	1.08	1.01	0.66	1.03	1.02
59	1.08	1.04	0.61	1.06	1.02
60	1.08	1.20	0.53	1.14	1.02
61	1.08	1.31	0.50	1.19	1.02
62	1.08	0.99	0.48	1.04	1.02
63	1.08	0.93	0.43	1.02	1.02
64	1.08	1.16	0.39	1.11	1.02
65	1.08	1.04	0.36	1.06	1.12
66	1.08	1.00	0.33	1.05	1.12
67	1.08	1.13	0.31	1.10	1.12
68	1.08	1.19	0.28	1.11	1.12
69	1.08	1.85	0.25	1.27	1.12
70	1.08	1.00	0.23	1.06	1.28
71	1.08	1.53	0.20	1.17	1.28
72	1.08	1.77	0.18	1.20	1.28
73	1.08	0.99	0.16	1.07	1.28
74	1.08	3.02	0.14	1.35	1.28
75	1.08	0.82	0.29	1.00	1.28

Marital	Current	Indicated	Credibility	Cwghtind	Selected
M	1.00	1.00	1.00	1.00	1.00
S	1.35	1.29	1.00	1.29	1.28

Rider Scr	Current	Indicated	Credibility	Cwghtind	Selected
18	1.25	2.47	0.09	1.36	2.00
19	1.19	1.90	0.14	1.29	1.85
20	1.14	1.72	0.16	1.23	1.71
21	1.09	1.61	0.22	1.20	1.59
22	1.04	1.73	0.25	1.21	1.47
23	1.00	1.37	0.33	1.12	1.36
24	0.95	1.17	0.56	1.07	1.26
25	0.91	1.36	0.40	1.09	1.17
26	0.87	1.34	0.78	1.23	1.08
27	0.83	1.27	0.72	1.15	1.00
28	0.79	1.09	1.00	1.09	0.93
29	0.75	1.10	1.00	1.10	0.86
30	0.72	0.89	1.00	0.89	0.79
31	0.69	0.84	1.00	0.84	0.73
32	0.66	0.67	1.00	0.67	0.68
33	0.63	0.63	1.00	0.63	0.63
34	0.60	0.51	1.00	0.51	0.58
35	0.57	0.43	0.59	0.49	0.54

CC Range	Current	Indicated	Credibility	Cwghtind	Selected	Selected/2
0-90	0.35	0.24	0.39	0.31	0.25	0.13
91-175	0.68	0.36	0.35	0.57	0.45	0.23
176-225	0.68	0.58	0.58	0.62	0.66	0.33
226-375	0.68	0.49	0.31	0.62	0.86	0.43
376-475	0.85	1.45	0.49	1.15	1.07	0.54
476-575	1.00	1.75	0.63	1.47	1.27	0.64
576-775	1.00	1.70	1.00	1.70	1.48	0.74
776-875	1.50	1.96	1.00	1.96	1.68	0.84
876-1050	1.60	1.97	1.00	1.97	1.89	0.95
1051-1275	1.60	2.43	1.00	2.43	2.09	1.05
1276-1375	2.15	2.31	1.00	2.31	2.30	1.15
1376-1525	2.50	2.50	1.00	2.50	2.50	1.25
1526-1675	2.50	2.09	0.76	2.18	2.70	1.35
1676-1975	3.90	2.19	0.63	2.82	2.91	1.46
1976+	3.90	1.88	0.13	3.65	3.11	1.56

Model Yr	Current	Indicated	Credibility	Cwghtind	Selected
1970-	0.55	0.20	0.26	0.46	0.55
1971	0.55	0.00	0.10	0.50	0.55
1972	0.55	0.09	0.13	0.49	0.55
1973	0.55	0.21	0.14	0.50	0.55
1974	0.55	0.08	0.13	0.49	0.55
1975	0.55	0.26	0.17	0.50	0.55
1976	0.55	0.05	0.21	0.45	0.55
1977	0.55	0.17	0.21	0.47	0.55
1978	0.55	0.16	0.23	0.46	0.55
1979	0.55	0.63	0.26	0.57	0.55
1980	0.55	0.18	0.26	0.45	0.55
1981	0.55	0.36	0.28	0.50	0.55
1982	0.55	0.17	0.33	0.42	0.55
1983	0.55	0.27	0.30	0.47	0.55
1984	0.55	0.27	0.33	0.46	0.55
1985	0.55	0.32	0.36	0.47	0.55
1986	0.55	0.20	0.40	0.41	0.55
1987	0.55	0.45	0.34	0.52	0.55
1988	0.55	0.34	0.35	0.48	0.55
1989	0.55	0.37	0.38	0.48	0.55
1990	0.55	0.43	0.38	0.51	0.55
1991	0.55	0.42	0.39	0.50	0.55
1992	0.55	0.44	0.45	0.50	0.55
1993	0.55	0.60	0.52	0.57	0.55
1994	0.55	0.64	0.59	0.60	0.55
1995	0.55	0.54	0.66	0.54	0.55
1996	0.57	0.55	0.77	0.55	0.57
1997	0.57	0.52	0.81	0.53	0.57
1998	0.57	0.58	0.90	0.58	0.57
1999	0.65	0.75	1.00	0.75	0.64

Rate Mod Relativity Selections
Dairyland Motorcycle 2008
Indication generated via Generalized Linear Modelling analysis
Data set Q305-Q207

Exhibit VI
Page 4 of 4

RIDER COURSE	DIC Current	Frequency Indicated	Severity Indicated	Selected Relativity
N	1.00	1.00	1.00	1.00
Y	0.90	1.10	0.87	0.98

RIDER GROUP	DIC Current	Frequency Indicated	Severity Indicated	Selected Relativity
N	1.00	1.00	1.00	1.00
Y	0.95	0.86	0.96	0.95

HOME- OWNER	DIC Current	Frequency Indicated	Severity Indicated	Selected Relativity
N	1.00	1.00	1.00	1.00
Y	0.90	0.74	0.74	0.80

ANTI- THEFT	DIC Current	Frequency Indicated	Severity Indicated	Selected Relativity
N	1.00	1.00	1.00	1.00
Y	0.95	1.00	0.98	1.00

MULTI- CYCLE	DIC Current	Frequency Indicated	Severity Indicated	Selected Relativity
1	1.00	1.00	1.00	1.00
2	0.85	0.84	0.96	0.80
3	0.85	0.55	0.77	0.80

LIEN- HOLDER	DIC Current	Pure Prem Indicated	Selected Relativity*
N	1.00	1.00	1.00
Y	1.00	1.12	1.08

* The 1 Point difference for lien/no-lien equates to an approximate +8% rate effect

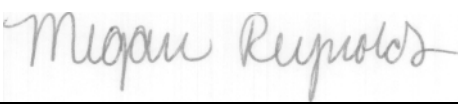
Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
g. SERFF Filing #:		
h. Subject Codes		

3. Group Name	Sentry Insurance Group				Group NAIC #	169
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #		
Dairyland Insurance Company	WI	21164	39-1047310			

5. Company Tracking Number	AR DMP 2008
-----------------------------------	-------------

Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Megan Reynolds 1800 North Point Drive Stevens Point WI 54481	Actuarial Analyst	715-346-6000 Ext. 7360	715-346-6044	megan.reynolds@sentry.com
7. Signature of authorized filer				
8. Please print name of authorized filer	Megan Reynolds			

Filing Information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	19.0 Personal Auto			
10. Sub-Type of Insurance (Sub-TOI)	19.0002 Motorcycle			
11. State Specific Product code(s) (if applicable) [See State Specific Requirements]				
12. Company Program Title (Marketing Title)				
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)			
14. Effective Date(s) Requested	New:	4/21/2008	Renewal:	5/21/2008
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
16. Reference Organization (if applicable)				
17. Reference Organization # & Title				
18. Company's Date of Filing	2/1/2008			
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved			

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	AR DMP 2008
21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	

22.	Filing Fees (Filer must provide check # and fee amount if applicable.) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<div data-bbox="186 1465 295 1520"> <p>Check #:</p> <p>Amount:</p> </div> <div data-bbox="157 1759 1294 1810"> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p> </div>	

***Refer to each state's checklist for additional specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

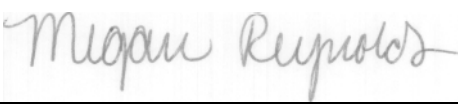
Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
g. SERFF Filing #:		
h. Subject Codes		

3. Group Name	Sentry Insurance Group				Group NAIC #	169
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #		
Dairyland Insurance Company	WI	21164	39-1047310			

5. Company Tracking Number	AR DMP 2008
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Megan Reynolds 1800 North Point Drive Stevens Point WI 54481	Actuarial Analyst	715-346-6000 Ext. 7360	715-346-6044	megan.reynolds@sentry.com
7. Signature of authorized filer				
8. Please print name of authorized filer	Megan Reynolds			

Filing Information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	19.0 Personal Auto	
10. Sub-Type of Insurance (Sub-TOI)	19.0002 Motorcycle	
11. State Specific Product code(s) (if applicable) [See State Specific Requirements]		
12. Company Program Title (Marketing Title)		
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)	
14. Effective Date(s) Requested	New: 4/21/2008	Renewal: 5/21/2008
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
16. Reference Organization (if applicable)		
17. Reference Organization # & Title		
18. Company's Date of Filing	2/1/2008	
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved	

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	AR DMP 2008
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Check #: Amount:	
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***Refer to each state's checklist for additional specific requirements (i.e. # of additional copies required, other state specific forms, etc.)